WHICH?
FULL OF GOOD SUGGESTIONS
JANUARY 2001

Supermarkets

HOW THEY LINE UP FOR VALUE, QUALITY AND QUEUES

Fast-fit centres

ARE YOU PAYING FOR UNNECESSARY WORK?

Dishwashers

ECONOMY PROGRAMS PUT TO THE TEST

Endowments

HOW TO GET REDRESS FOR POOR ADVICE

www.which.net

Fast-fits: why you could wait 50 minutes – then be overcharged

Wouldn't it be great if all fast-fit centres offered the type of service they promise? Quick, convenient, good value. But our investigation this month reveals a very different picture.

At Kwik-Fit, the biggest chain in the country and one of the worst in our investigation, we had to wait an average of 50 minutes to be seen. Then, almost half the time, we were advised to have unnecessary work done on our car. The average cost of that work: £150.

National, the third biggest chain, didn't keep us waiting so long but, five times out of 13, its centres also recommended unnecessary work. At the Colchester branch they wanted to replace all four shock absorbers (which had plenty of life in them) for a total charge of £271.

It wasn't all bad news, though. Some chains were better. Hi-Q and Rapid Fit were the best in our tests. The branches we visited rarely advised us to have unnecessary work, and, when they did, it was relatively minor and inexpensive.

Last year, an Office of Fair Trading report into the garage industry painted a picture of widespread poor workmanship and overcharging. Our latest research shows that this extends into the fast-fit sector. We're working with the Department of Trade and Industry, trading standards officers and industry experts to hammer out proposals to tackle garage rip-offs. We'll make sure that this research feeds into that.

Helen Parker

Editor
Helen Parker

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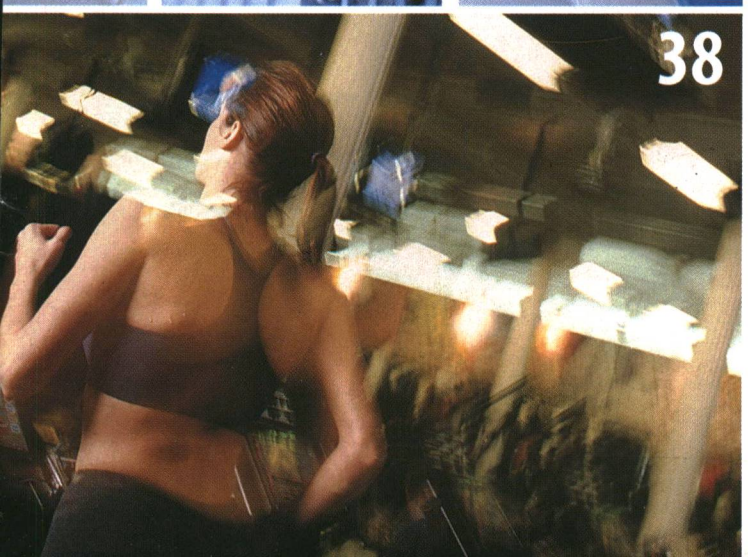

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JANUARY 2001

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insidestory

Consumer stories that make a difference

Would you credit it?

Was there a mobile phone on your Christmas list? If you gave a pre-pay BT Cellnet mobile or received one in your Christmas stocking, we've a word of warning. The first time the phone is topped up using a credit or debit card, the details are automatically registered to that phone – and attempts to credit the phone with another card will be rejected. In addition, according to a BT Cellnet spokesman, the second credit or debit card could be barred from further use by the bank. This could be bad news for anyone who credited a pre-pay BT Cellnet mobile phone before giving it as a Christmas gift.

When we contacted BT Cellnet, it told us that, along with a host of other 'behind-the-scenes' security measures, this automatic card registration system has helped reduce the company's earlier problems with credit card fraudsters (which we highlighted at the time). That's good news – but we'd like customers to know that they need to register a designated credit or debit card for topping up the phone. At the time we went to press, customers weren't being told about this important feature of the pre-pay service.

We put BT Cellnet's top-ups to the test. A *Which?* researcher bought a BT Cellnet phone and topped it up using a debit card. A week later we tried to credit it using a different card. The transaction was rejected.

What happened next wasn't what we expected, though – both the cards used on the phone carried on working, and the bank concerned told us the next day that no problems had been reported.

We then discovered that if a card is used to top up the phone, it's only registered to the phone for 30 days – then another card can be used.

We're glad that BT Cellnet claims to be employing tighter security. We're less happy with the fact that you're not told about something that might cause serious inconvenience. You may unwittingly register a card that isn't appropriate – for example, if you intend to share the use and cost of the phone with a partner, or have more than one card.

No more credit: our researcher's attempt to top up the phone with a different card failed

BT Cellnet says customers who call its care centre will be told about the system. We think customers should be asked which card they want to use when they register.

Transfer fees

BT Cellnet's mobile-to-mobile charges are being investigated, following a complaint by *Which?*.

Our complaint, to the telecoms watchdog Oftel, stems from the process of switching your telephone company but keeping the same number. This is known as porting. It's meant to be easy, and could save you money. However, BT Cellnet's *Pay & Go* price guide says the company is charging for ported numbers as if they were on another network. So if you ported to BT Cellnet, other BT Cellnet customers wouldn't pay the normally lower price of calling someone on the same network when they rang you.

The guide's information contradicts Oftel's guidelines, and as we went to press, BT Cellnet couldn't say whether its literature is wrong or its charging system is flawed. It could be a breach of its licence, and we await Oftel's findings.

Porting problems aren't just confined to mobile services. *Which?* reader Kevin Wood decided to port his home number from BT to NTL, but he found the process far from straightforward. Kevin rang NTL and was told that it would cost him £50, because there were 'so many forms to fill in'. Kevin works in a different cable area from his home address, and was told that the cost of performing the same move

Costly mobile 'free' trial

Hundreds of people who took up a free mobile phone offer are counting the cost. Last June we reported that Swansea trading standards officers (TSOs) had received more than 600 complaints about the dubious telesales tactics of First Line Communications, which promoted BT Cellnet's mobile phones (*Call for change, Which?*, June 2000, p6). Since then First Line has gone into liquidation, but problems persist.

Swindon TSOs have now received complaints about a second company, Cellular Operations, which sent out the phones offered on a 'free trial'. People are reporting that they're being billed for money that they don't believe they owe, or that money has been taken from their accounts without their authority. In some cases they've even received a solicitor's letter and the threat of legal action to recover money for Cellular Operations.

Susan Stocks of north Yorkshire decided to take up First Line's offer of a fortnight's free mobile phone trial. When the phone arrived there was no information about the free trial, so she posted back the phone. Cellular Operations started billing her for line rental and the use of the phone that she'd returned – which someone else had started using. Cellular Operations passed Susan's bill to a debt collection agency which added court and solicitors' costs – a total of £344.08.

When we contacted Cellular Operations, it agreed to write off Susan's 'debt' due to the 'extraordinary circumstances' of her case.

Without written evidence of special offers, discounts and a contract, it can be difficult to prove the terms under which a phone was accepted. Our advice is to write to the company that's demanding money saying that you dispute the claim, and explaining why. Also contact your local TSO and Oftel – both these bodies can offer advice.

PHOTOGRAPHY JOHNTRENHOLM

Juggling numbers: the transfer would cost Kevin £50 in one area and £5 in another

there was only £5. He called NTL to ask why there was a difference, and was told that his work area had the 'automated systems needed to smooth the transmission for transfer'. Kevin decided against switching to NTL, preferring to wait until it was more financially viable. Oftel says that £25 is a fair price to cover administrative costs, but it has no powers over what a company charges, or whether a company charges at all.

NTL said: 'The difference reflects the level of automation in different franchise areas. We are working towards one charge wherever in the country a customer lives.'

We await Oftel's findings into our complaint and will be pressing for the networks to clear up this pricing confusion, and allow consumers to make a more informed choice.

Light user abusers

Complaints from readers suddenly 'removed' from BT's Light User Scheme (LUS) all had one thing in common – they inadvertently broke BT's rules by signing up with other phone companies to get cheaper calls.

When BT discovered 'many thousands' of the 2.3 million LUS members were doing this it decided to take action. BT claims that it 'advised' these customers that the LUS was 'not appropriate for them'. In reality, it barred all LUS members from making calls through rival companies. The customers had two choices – stay on the LUS and ditch their other phone company, or swap to another, more expensive, BT tariff to keep their other service.

BT was within its rights to take action as its terms and conditions state that certain people don't qualify for the scheme. However, what angered our readers was not their removal from the scheme but the way it was done. None of them was given any warning that their phone services were to be barred. And although BT was able to bar access to their service providers instantly, many had to wait five or six days for the bar to be lifted.

Anyone thinking of joining the LUS should be aware that it's not available to customers using services from a competitor phone company, those with a second phone line, a mobile phone or those on any other BT tariffs.

BT has promised us that it will re-brief customer service staff to ensure these terms are made clearer to anyone wanting to join the LUS.

192? Number not found

The telecoms watchdog Oftel is investigating different ways of running the Directory Enquiries service. Currently, when you dial 192, you automatically go through to your phone company's directory service – and the price, and quality, of the service can vary. Oftel's now considering ditching the 192 number and opening up the service to competition, so you'd be able to choose your directory service. The watchdog's seeking views from customers about these plans.

Phone users may welcome a choice of services, particularly as BT customers now pay 40p for each call to 192, and calls from BT payphones, which were free before 3 October last year, now cost at least 20p.

When BT removed phone books from public payphones in the mid-1980s it pledged to keep Directory Enquiries free but calls to 192 now cost 11p a minute. As 20p is the minimum cost, and BT payphones take nothing smaller than a 10p piece, you may well pay nothing like 11p a minute, in fact, and BT is likely to get a lot of extra pennies.

BT blames its price hikes on competition from mobile phones. It says it can no longer afford to subsidise the loss-making payphone 192 service.

Ntlworld of... excuses

Free access to the internet through Ntlworld looked tempting to *Which?* reader Barrie Stone.

But Barrie, a Cable & Wireless (C&W) customer, was told that, although NTL and C&W had merged, this service would not be available to him – due to network incompatibility.

NTL has given Barrie various deadlines for when it would be available, all of which have come and gone.

We've also received a number of complaints about NTL's digital television, including faulty remotes, picture freezing, no sound, and even the loss of all terrestrial channels at weekends.

We asked NTL about these problems and it said: 'NTL is in effect a federation of cable companies, and there are bound to be anomalies ... with a new and complex technology. The remaining franchises are scheduled to launch before the end of January.'

Barrie hopes this doesn't become another broken promise – so do we. We'll be monitoring developments.

campaign update

- Last May, CA gave evidence to a House of Lords Select Committee about complementary therapies. The committee has now found, as *Which?* did in October 1999, that standards in regulation and training of therapists vary enormously. We're pleased it's suggested that the public needs more information about these therapies, and has called for better regulation.
- **The government failed consumers by dropping the Consumer Bill from the Queen's Speech last month – to the delight of rogue traders, among others. However, new powers, due this month, to issue injunctions offer some help in halting rogues in certain types of business. We'll continue to fight for the government to close all the loopholes.**

Food safety task force

This year sees the launch of a task force of food safety inspectors who will roam the UK to ensure your local authority is tackling poor food hygiene.

As part of the move, the Food Standards Agency (FSA) is also considering plans to publish on its web site – www.foodstandards.gov.uk – prosecutions by each local environmental health department, and name restaurants and other food premises found to be breaking hygiene laws. So before you eat out, you'll be able to check an eaterie's track record.

Recent figures show local authority inspections are decreasing, while the number of premises caught breaking the rules is rising.

The FSA's inspectors will start visiting local authorities in April – and prosecutions of food outlets are due to be published around the same time, subject to the outcome of a consultation.

Following the audit of each authority, the FSA will publish a report, including any action the authority must take to step up enforcement. As there are almost 500 authorities, it may take a while to visit them all, and the FSA will begin by targeting those about which it has concerns.

Meanwhile, we're pleased the FSA is responding to our call for consumers to be told how food premises fare in hygiene inspections – an aim of our Fit to Eat campaign. Officials are studying ways to make this information public.

A fitting scheme

A complaint from *Which?* reader Robert Turner has helped spark a better deal for thousands buying fitted kitchens or bathrooms.

B&Q and MFI have changed their small print after pressure from the Office of Fair Trading (OFT) to give you greater protection if things go wrong – but you'll still have to pay upfront in full. Under the new terms, if you're unhappy about goods or installation, B&Q or MFI must pay 20 per cent of the cost of your order into an independent trust, pending an adjudication on your complaint by the dispute resolution service run by trade body Qualitas.

We've had many complaints about home improvement companies, and the OFT has long been concerned about those which demand full payment upfront, as it lessens their incentive to remedy problems.

In 1998, the OFT threatened legal action against the Limelight Group, which then owned Dolphin Bathrooms and Moben Kitchens, until it dropped the demand for payment upfront. However, complaints about these companies continue.

In the same year, we were among the first to ask the OFT to tackle MFI's similar demand. We sent it Robert's complaint. He was unhappy with MFI's delay in getting parts for his kitchen, and felt it would have acted sooner if he could have withheld some of the cash until the job was done.

Despite its previous hard line the OFT accepted B&Q and MFI's proposal that allows them to charge in full upfront, but leaves them 20 per cent short until a dispute is resolved.

We'd like to hear your views on the scheme if you've used it – please write to Dept LE at our Hertford address – see 'Contact us', p58.

which currently offer a credit card hotline for
all will post your tickets free – but they're sent first or
Only three told us tickets couldn't
tion on upfront payments
we highlighted one home-
rovement company's demand for
payment upfront (see Bathroom
yments don't wash, Which?, January
998, p6) we've received similar
omplaints about other companies.
As we went to press, the Office of
Fair Trading (OFT) was considering
legal action against one company over
this issue. The action could result in a
firm warning to any other home-

Green light for 'dangerous' plastic

The government has passed up a chance to ban lighting equipment which transforms into flaming raindrops in a matter of seconds during a fire.

Despite its own research, and the fact that the material has been implicated in several major fires, the Department of Environment, Transport and the Regions (DETR) decided to approve type B lighting diffusers for use in buildings.

The decision came after a lobby group addressed ministerial advisers – after a consultation had ended. Now the issue is the subject of an official complaint.

Type B diffusers are used with fluorescent lights in thousands of UK buildings, including homes. But firefighters and other experts dub them a needless risk as other, safer, material (type A) can do the same job.

The plastic can turn to drops of flaming rain in seconds

In 1997 the DETR issued a consultation on materials approved for use in buildings. This document said: 'Recent research for the department, and fire experience, has shown that electrical faults can ignite the [material].

'A fire at ceiling level which causes burning droplets of plastic to fall on the contents below can be avoided by using material with greater resistance to ignition. Such materials are more expensive. The extra cost per diffuser is about £2.'

Yet when the final document was issued, type B was approved. The diffusers were implicated in a fire which gutted part of Norwich Central Library in 1994. An expert from South Wales Fire Service told *Which?* he was aware of several fires linked to the diffusers and wanted them banned. Another supporter of a ban is Martin Rankle, former chairman of a lighting trade body, who says the diffusers are dangerous. Stunned by the DETR's decision, he contacted MPs Archie Norman and Hazel Blears. She's now complaining to the Parliamentary Ombudsman with 'a number of concerns'.

The DETR told us it was still in correspondence with Martin, and a public comment would be 'inappropriate'.

PHOTOGRAPHY IMAGE BANK

No appointments are necessary at the new NHS walk-in centres and consultations are free. Most are open from 7am to 10pm, seven days a week

We give the new NHS walk-in centres a checkup to see what sort of treatment you get

WALK-IN CENTRES CHECKED OUT

The government has spent £31 million on setting up flagship NHS walk-in centres (WICs), as part of a bid to modernise NHS services and make them more convenient to use. We applaud these aims, but to test the advice and treatment available, we went undercover, posing as patients, to eight centres. We were disturbed to find, on several occasions, staff failing to assess our patients properly, including one who was a potential emergency.

WHY WALK IN?

The first WIC opened a year ago and the scheme is still a pilot which is being evaluated for the Department of Health (DoH). The centres – so far there are 36 around England, and more may follow in the rest of Britain – are mainly staffed by nurses, but some have GPs on site and all are claimed to have links with local doctors. To make services accessible, most WICs open from about 7am to 10pm, seven days a week, and are based in convenient places, such as town centres. You don't need an appointment and consultations are free.

Centres won't have medical records, so they need to take a medical history from patients. Staff are supposed to write to GPs, with the patient's consent, to inform them about the consultation so records can be kept up to date.

Level of care offered

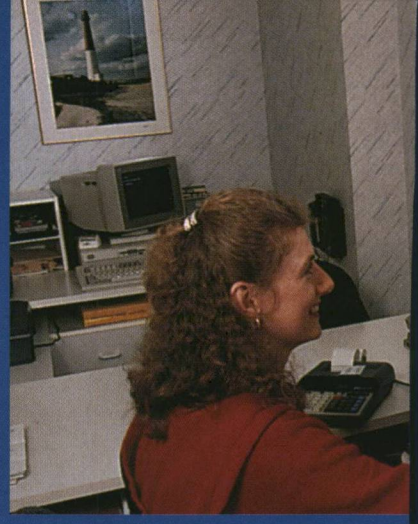
Staff at walk-in centres can treat minor injuries and illnesses and offer health information and advice. Some can also write prescriptions. WICs aren't meant to replace GPs but to complement them and, where possible, 'help free up GPs to see patients who really need their training and expertise'. However, while some patients visiting the centres might want treatment for a minor condition, such as a cold or bruising, others may, unknowingly, have more serious conditions (like our undercover patients). To ensure all patients receive the level of care they need, it's vital that WIC staff are able to assess which patients they are qualified to deal with and who needs to see a doctor or go to A&E. The government hopes that WICs will 'help people make better use of the NHS'.

"The nurse spotted the problem and gave good advice"

CENTRE CHECKUP

The DoH has commissioned surveys and studies to evaluate the centres, but this research isn't due to finish until the end of this year. In the meantime, we've given WICs our own checkup, to test whether their ▶

Treatment received by patients at the Parsons Green NHS walk-in centre was criticised by our experts



'PATIENT' ONE – BOB

'Bob' is a 55-year-old planning officer who is at a conference away from home. He has the heart condition angina, which causes him pain. Five years ago he had a heart attack and subsequently attended his local hospital for regular follow-ups until six months ago –when, as he was better, he switched to just seeing his GP. Bob uses a pain-relief spray for his angina attacks, but is running low since his attacks have recently grown much more frequent. He's visiting the WIC to ask for a repeat prescription. He's happy for his GP to be informed.

What should have happened

Bob urgently needs to be referred back to his GP; the increasing frequency of his angina attacks indicates his heart condition is worsening and he could even be at risk of having another heart attack. The key factor was whether the centres spotted that Bob's heart condition was worsening and wrote to his GP to say so. Bob should be told that he needs to see his GP and advised on what to do if his symptoms get worse. He should also be given a replacement spray or be told how to get one, but a full medical history should be taken first.

What did happen

Bob's GP didn't receive a single letter about his visit to a WIC (some centres didn't even take his GP's details). However, Bob received good treatment at several. At Birmingham, the nurse took a thorough history, spotted the problem and gave good advice. Our experts highly praised this consultation. At Sheffield WIC, the nurse referred Bob to a GP co-op next door, where he was given good advice. Bob also did well at Fulham – but not in the WIC. Fulham WIC is at Charing Cross Hospital but it shares a reception with A&E. Staff at the reception referred Bob to A&E, rather than the WIC, where he saw a nurse and then a doctor, who took his history, spotted the problem and gave excellent advice and a prescription.

In five centres – Leigh, Parsons Green, Peterborough, Stoke and Wakefield – Bob didn't even get past reception. In these centres, the reception staff failed to spot that Bob, who was a potential emergency, needed a proper consultation. All suggested a way to get more spray, and some suggested he try to find a local GP. The experts described these consultations as 'poor' as they missed his worsening health problem.

'PATIENT' TWO – RICHARD

'Richard', a 35-year-old telecoms engineer, is on a training course away from home. He's been taking the antidepressant Prozac since his wife left him two months ago, and a beta-blocker, propranolol, to control panic attacks. He's developed a wheezy cough, which is keeping him awake, and would like something to stop it. He's happy for his GP to be notified.

What should have happened

Richard's cough is not as straightforward as he thinks. It only developed since he began taking propranolol and is, in fact, a side effect. Our experts said the centre should discover that Richard is taking propranolol by taking a proper medical history. Since the drug is the most likely cause, the centre should make the link and advise Richard to return to his own GP to have his medication reviewed. The centre should also write to his GP to inform them of his consultation. If nothing's done about his wheeze, Richard could suffer an asthma attack.

What did happen

Wakefield WIC gave Richard a letter to take to his GP, but his GP received no other letters about the visits. The Wakefield consultation won praise from our experts since the nurse discovered all Richard's medication and made the correct link with the cough. At Leigh and Parsons Green, staff didn't even ask Richard about his medication. One expert was concerned about the 'shockingly superficial' assessment done by a nurse at Leigh reception – and another branded it 'an extraordinary waste of NHS staff and resources'. All the other centres discovered the medication Richard was taking, but they failed to link it with his cough.

'PATIENT' THREE – HELEN

University student Helen, 26, is away from home, staying with friends. Over the last few weeks she's been getting increasingly bad headaches and occasionally seen flashes before her eyes. At age 17, Helen had two epileptic fits and was given long-term medication, tegretol, which needs reviewing regularly. But she's avoided this follow-up for three years, despite reminders every time she gets a repeat prescription. She's come to the WIC for advice about her headaches.

What should have happened

Our experts said the centres should identify that there are two problems – headaches and, more long-standing, epilepsy. Staff should realise that Helen's anti-epileptic medication isn't being monitored and advise her that it should be. Again, the centre should tell Helen's GP about the consultation.

What did happen

In all but two cases, centre staff failed to spot that there were two problems which needed addressing, though many were kind, helpful and sympathetic and some suggested she saw her own GP. Helen got the best care at the WIC in Wakefield, where the nurse uncovered both problems, realised Helen had avoided her follow-up appointments for her epilepsy medication and advised her to register for it. Helen was also given written advice on managing her migraine. One expert described the consultation as 'excellent'. The other centre to identify both problems was Sheffield – but the nurse didn't spot that Helen was avoiding her follow-up reviews for her medication. Helen got printed advice on managing her migraine here, too. However, again, Helen's GP didn't receive any letters from the WICs about her consultations.

staff give good advice and direct patients to an appropriate level of care.

Last July, we sent three researchers – 'Bob', 'Richard' and 'Helen' – trained and experienced in acting as patients, to test WICs. All three visited the same eight centres – a total of 24 visits (see opposite for the WICs we visited). We asked a panel of experts – three doctors and a professor of nursing – to set up the scenarios (see left) for the patients to simulate, and then assess the care they were given by centre staff. We also gave the addresses of three GPs to our patients so that the WICs could send the GPs letters about the consultations.

The level and quality of care varied greatly. There were glowing successes but, overall, the experts were disappointed with the standard, and some treatment was even branded as potentially dangerous.

HOW WICS FARED

Wakefield was the centre which most impressed our experts. Staff were generally thorough and gave good advice. It was the only centre to uncover both of Helen's problems and take appropriate action to deal with them. It was also the only centre to link Richard's cough with his medicine. Sheffield's WIC did better than most, too. Leigh and Parsons Green, though, received the worst criticism. Experts described Leigh's advice as 'pointless', 'superficial' and 'unacceptable'. At Parsons Green they criticised a failure to take medical histories.

PHOTOGRAPHY HOWARD TALBOT, JOHN TRENHOLM, SCIENCE PHOTO LIBRARY

Staff at NHS walk-in centres can treat minor injuries and illnesses and offer health information and advice. Some can also write prescriptions

OUR CONCERNS

While we welcome NHS walk-in centres, our research has highlighted several areas that need treatment.

Screening patients

If WICs are to help lighten the load for doctors and A&E departments, it's crucial that centre staff are able to make a full assessment of a patient's condition and direct them to the most appropriate arm of the NHS – whether that means giving advice at the centre, sending someone to A&E or referring them to a GP. For example, they should be able to assess whether a cough is a straightforward minor illness or whether it could be a side effect of medication.

But, with some notable exceptions, the centres largely failed to screen our patients properly – in several cases, they were sent away by staff at reception and not even offered a consultation. Staff at some WIC receptions are nurses and at others they are health care assistants, who've had some training. Our research suggests that there are problems with the initial screening at reception.

Last year, *Health Which?* investigated NHS Direct – the 24-hour telephone helpline. NHS Direct and WIC staff use computers that prompt them on what to ask patients. Computers can be a useful aid but, inevitably, patients' problems don't always fit into a computer program.

Our experts on both reports were critical of staff who seemed to rely too heavily on these prompts, rather than listening to patients. The NHS is due to overhaul its computer systems soon. We hope that this will help NHS Direct and WIC staff to better assess patients' needs.

Informing GPs

The fact that WICs don't have the patient's medical records needs to be addressed. When we investigated the private walk-in GP service Medicentre last year, one of the things we were concerned about was that its doctors didn't always send a letter to patients' GPs.

Twice a patient was directed to A&E for a prescription

However, we were shocked to find that, although many centres took the details of our patients' GPs, none received a letter from any of the WICs – although, in one case, a researcher was given a letter to take to their GP. It is important that both WICs and Medicentres pass information about consultations on to patients' GPs, so that medical records are kept up to date.

Repeat prescriptions

In two cases, (Parsons Green and Leigh) our patient 'Bob' was directed to A&E for a repeat prescription by staff at WIC receptions. We feel this is an inappropriate use of A&E. Bob's scenario was also used to test NHS Direct by *Health Which?*. It found similar problems with the way NHS Direct dealt with this scenario. As a result of the investigation, the NHS has reviewed the way that NHS Direct gives advice to patients about getting repeat prescriptions. The changes will also cover WICs.

Change underway

We contacted the NHS Executive with our findings. It reacted by criticising our research, saying we had made too few visits and that the cases we used were not typical of walk-in centre patients. However, we're confident that this is a robust test of the standard of care offered by WICs and that the cases we've used are both realistic and a good test of WICs' systems.

The Executive also said there had been 'numerous developments' in the service over the last few months, including clear guidance on communicating with GPs. It is also reviewing the way patients are screened, with a view to standardising the process.

We visited the following NHS walk-in centres: Fulham (London), Parsons Green (London), Birmingham, Leigh, Peterborough, Sheffield, Stoke-on-Trent and Wakefield

OUR VERDICT

NHS walk-in centres are a good idea for patients and for the NHS, in theory. But it's clear that there are issues the DoH will need to address as the centres evolve. The quality of care at the different WICs varied from one centre to another. It was partly dependent on whether the 'gatekeeper' staff on reception screened the patient properly and directed them to a level of care appropriate for their condition. All too often this did not happen, but this could be improved with better training. GPs should be informed when their patients visit a WIC but, in all the 24 visits we made to WICs, only one letter was given to a patient to give to their GP.

The DoH's evaluation of WICs isn't due to finish until the end of this year. We hope that these findings will help the DoH develop a walk-in service that is a truly effective addition to the health service.

Fast-fit centres are a convenient alternative to main garages – but they can also be a fast way to hand over your money

Free winter checks, cut-price tyres, brake safety inspections – these are just some of the services offered by fast-fit centres. But the real advantage is that you don't have to book your car in. You can just drive up and they'll fix the problem there and then. At least that's the theory.

To find out what you can expect when you go to a fast-fit centre, we visited over 90 branches of the seven biggest chains. We found that a quarter of the outlets we visited – 23 out of 93 – recommended unnecessary work, in some cases quoting over £200. And two of the biggest chains – Kwik-Fit and National – were the worst of all. But it's not all bad news – some were better than others.

WHAT WE DID

Between July and September last year we took a test car to 93 fast-fit centres in the north of England, the Midlands, the south east, the south west and Wales. We visited seven of the biggest chains: ATS, Halfords, Hi-Q, Kwik-Fit, MotorWay, National and Rapid Fit. We also visited Charlie Browns, which has recently been taken over by Kwik-Fit. For this reason we haven't included Charlie Browns in the table on p12, but have summarised our findings opposite.

"Kwik-Fit and National were the worst of all"

We made between 11 and 13 visits to the branches of each chain – half were made by a female researcher and the other half by a male researcher to see whether there was any difference in the way they were treated. Our test car was taken by trailer between the sites and was driven only a few miles between visits in order to minimise changes to its condition. We inspected the car regularly and corrected any changes – for example, replacing slightly worn wheel nuts caused by the wheels being removed so often.

We didn't make an appointment but just turned up with our car, as most consumers would do. We went on weekdays, avoiding lunchtimes when the centres may have been particularly busy. If they couldn't see us there and then, we booked a time to come back. We told the

fast-fit staff that we'd just bought the car and, for our peace of mind, we wanted it checked just to make extra sure it was safe.

OUR CAR

So what was wrong with our car? Apart from a cut in the spare tyre in the boot, it was in a perfectly roadworthy condition. It needed no immediate repairs.

The car's tyres still had several thousand miles of life left in them. They were well above the legal minimum tread depth of 1.6mm and had more than 2mm, which is the point at which some experts recommend you change your tyres. Even the most worn tyre should have lasted us for another six months (based on our claimed annual mileage).

The brake pads and discs were above the manufacturers' recommended specification and didn't need replacing for at least another 6,000 miles or several months' driving.

NOT SO FAST

Most of the fast-fit centres say that you can just turn up and they'll carry out the work – there's no need to wait until you can book the car in. Unfortunately, with Halfords and Kwik-Fit, we had to wait an average of 50 minutes before someone saw our car. At the others we typically had to wait only about half an hour.

And if you do have to wait around for your car to be seen, it's good to be able to sit down somewhere clean and comfortable. Unfortunately, that wasn't always the case. Halfords was the worst – most customers simply had to stand in the shop and wait. MotorWay was also poor – our researchers described the waiting areas as dirty and uncomfortable.

SEXIST?

On what could have been the plus side, there was no difference between the advice given to our male and female researchers. Unfortunately, though, the centres were equally bad at advising both.

TACKLING THE PROBLEMS

Last September, the Office of Fair Trading (OFT) published its report into the garage industry. We thought the report didn't go far enough because it had no specific proposals on how to tackle the problems, but it still made damning reading. It said that poor workmanship and overcharging were rife in the industry, and this could be costing consumers over £170m each year.

Our latest research shows that this extends into the fast-fit sector. Some of the biggest chains were more than twice as likely as smaller ones to recommend expensive and unnecessary work. How can they justify this?

We're pleased that the Department of Trade and Industry (DTI) has formed a new task force of consumer organisations, including Consumers' Association and trading standards officers, as well as industry experts, to look at garage rip-offs.

The DTI wants concrete proposals for tackling this issue by April this year. We'll keep you updated on the progress of the new committee.

"A quarter of the outlets we visited recommended unnecessary work"

ILLUSTRATION JASON FORD

ATS EUROMASTER

Three of the 11 ATS outlets we visited recommended unnecessary work. ATS in Wolverhampton was wrong when it said that our front brake pads had just 1.6mm of lining left and needed replacing – in fact they had over 5mm left. And the branch in Colchester said that our brake pads would be OK for a few thousand miles, but then told us we should replace them soon. The ATS centre in Maldon, Essex, went even further and advised us to replace the discs as well as the pads. The typical cost of these recommendations would have been £60. Only the Maldon outlet correctly warned us to replace the spare tyre.

CHARLIE BROWNS

Charlie Browns has very recently been taken over by Kwik-Fit and its outlets will be renamed. Hopefully Charlie Browns will raise the standards of its new owners – it was one of the better chains and did much better than Kwik-Fit. Only two of the 11 branches we visited – in Bridgewater and Bristol – said we needed work. In both cases, they said we should fit a new exhaust. The Bristol centre also advised us to replace the front brake cylinders when in fact they were fine. The total cost, including the exhaust, was £140.

Charlie Browns in Dorking gave us some good advice – the fitter there said that our front brake pads were half worn but would last a few more thousand miles. Unfortunately, none of the outlets spotted our dangerous spare tyre. And our researchers said that the waiting areas were often dirty and uncomfortable.

HALFORDS

Halfords charged us to check our car – usually about £10. Most of the other chains carry out a free check. Also, some branches insisted we made an appointment.

Three of the 11 branches told us to have extra work. Halfords in Loughborough charged us £14.99 for the check and said we needed new brake pads. The Northampton centre initially said our brake pads were OK for now but then said they 'need replacing really'.

Halfords in Stafford was overzealous with its recommendations, telling us that our cam belt needed 'urgent attention' – a job costing about £170 – when in fact we'd only just fitted a new one. Only the branch in Mitcham, Surrey, spotted the cut spare tyre. Halfords also had one of the longest waiting times – typically 50 minutes – and it was one of the worst for its waiting areas.

Hi-Q TYRESERVICES

Hi-Q was one of the best chains we looked at. Two of its branches did tell us to have extra work carried out, but this was only minor. The centre in Hinckley insisted on balancing our wheels at a cost of £9.40, while Hi-Q in Cannock incorrectly said our tracking was out by 3mm – it would have cost about £15 to rectify.

Our visits to Hi-Q in Cardiff and Swansea yielded some good advice – both said that our front brakes should last another 6,000 miles. But only the branch in Stafford found our dangerous spare tyre.

Kwik-Fit

Kwik-Fit, owned by Ford, is the biggest fast-fit chain in the UK with 640 branches – and was one of the worst in our investigation. Not only were we kept waiting an average of 50 minutes to get our car seen, but when we did we were in for a shock. Five of the 11 Kwik-Fit outlets – in Braintree, Hertford, Hinckley, Sittingbourne and Swansea – recommended unnecessary work. These weren't minor repairs either – they included brake replacement, fitting new shock absorbers, and new tyres. The average cost of this work would have been a staggering £150.

In contrast, we were given good advice by the branch in Cannock. The mechanic there told us everything would be OK for another six months. Only Kwik-Fit in Sittingbourne correctly told us to replace the spare tyre.

MotorWay TYRE AND AUTOCENTRES

Only one of the 11 MotorWay branches we visited recommended unnecessary work. The fitter in Nottingham underestimated the life left in our front tyres and told us they had only about 600 to 1,000 miles left and needed replacing – at a cost of £120.

Two branches – in Coventry and Queensferry – spotted the cut in our spare tyre and correctly told us it should be replaced. However, MotorWay outlets had some of the worst waiting areas.

NATIONAL TYRES AND AUTOCARE

With Kwik-Fit, National was one of the two worst chains. Five of the 13 outlets told us we needed work on the car. Fitters at Blackpool and Weston-Super-Mare said we would need new brake pads and tyres, costing a total of about £150. The branch in Waddon, Croydon, said we needed new front brake pads – at a cost of £70. National in Crewe also wanted £100 to fix our brakes because they'd found a problem with our callipers, and the branch in Colchester wanted us to replace all four shock absorbers – at a cost of £271. The typical quote for this unnecessary work was a hefty £148. And not one branch of National spotted our damaged spare tyre.

National wasn't all bad, however – staff at the branch in Leicester were polite and gave good advice about our tyres and brakes.

Rapid Fit

Rapid Fit, also owned by Ford, got the best rating for service – we rated all its outlets as satisfactory or better. The fitter at Rapid Fit in Maldon, Essex, initially quoted us £15 to clean a brake calliper but then did it for free.

Unfortunately, Rapid Fit was let down slightly because two of the 12 branches recommended extra work. At Sittingbourne the mechanic said that the brakes would last another 6,000 miles, but then bizarrely gave our researcher a report sheet saying they should be replaced. The mechanic at the Wilmslow centre gave our researcher a quote to replace our car's battery, which he said was running low.

Rapid Fit was the best at checking the spare – a third of the branches (four of the 12) told us it would be illegal if fitted.

Fast-fit centres

		ATS	Halfords	Hi-Q	Kwik-Fit	MotorWay	National	Rapid Fit
Quality of service	1▷	○	○	○	○	○	○	☆
Recommended unnecessary work	2▷	◒	◒	○	●	○	●	○
Price for unnecessary work (£)	3▷	59	61	12	150	120	148	45
Waiting time	4▷	○	◒	○	◒	○	○	○
Waiting area	5▷	○	◒	○	○	◒	○	○
Overall	6▷	◒	◒	☆	●	○	●	☆

Typical price for item

Tyre (£)	7▷	37	36	32	36	34	36	34
Tracking (£)	7▷	21	16	15	19	18	16	15
Battery (£)	7▷	39	40	35	39	39	36	43
Exhaust (£)	7▷	153	156	141	105	144	109	136

Services offered

Number of branches	8▷	562	133	145	640	141	345	290
Batteries	8▷	All	All	All	All	All	All	All
Brakes	8▷	Some	All	Most	All	Some	Some	All
Clutches	8▷	A few	All	Some	A few	None	None	Most
Exhausts	8▷	Most	All	All	All	Most	Most	All
MoT	8▷	Some	All	Most	Some	Some	Some	Most
Oil and filter changes	8▷	Some	All	Most	All	Most	Most	All
Shock absorbers	8▷	Most	All	Most	All	Some	Most	All
Steering and suspension	8▷	Most	All	Most	None	Some	Most	All
Tracking and alignment	8▷	All	All	All	All	Most	Some	All
Tyres	8▷	All	All	All	All	All	All	All
Wheel balancing	8▷	All	All	All	All	All	All	All
Additional notes/update since our tests			Most garage services and car equipment fitting		Mobile services – tyres and servicing, etc			Servicing

OUR VERDICT

Overall, our verdict on fast-fit centres is poor. Only one in ten managed to spot the one thing that did need replacing – the spare tyre. Many centres seemed better at finding non-existent faults and jacking up our bill.

One in four centres (25 per cent) advised us to have work we didn't need. Kwik-Fit and National were the worst at this – 45 per cent of Kwik-Fit branches and 38 per cent of National branches told us we needed parts replacing.

Hi-Q and Rapid Fit were the best of the fast-fit chains. Hi-Q rarely recommended unnecessary work, and when it did it was relatively minor and inexpensive. Rapid Fit only occasionally found fault with our car – again, the repairs recommended weren't too expensive and the checks seemed to be very thorough.

MotorWay was also quite good – only one of the outlets we visited advised us to have unnecessary work done, although this was quite expensive.

But our latest research shows that many fast-fit centres are still overcharging customers. Any action to clean up the garage trade is long overdue – we look forward to the Department of Trade and Industry's proposals to protect consumers from rogue mechanics.

NOTES

1 This rating is based on a combination of waiting time, overall time for a check, whether all four wheels and the spare were removed and checked, and helpfulness of the staff.

2 Based on the percentage of outlets recommending unnecessary work.

3 Where several outlets recommended work, this is the typical price quoted by the chain.

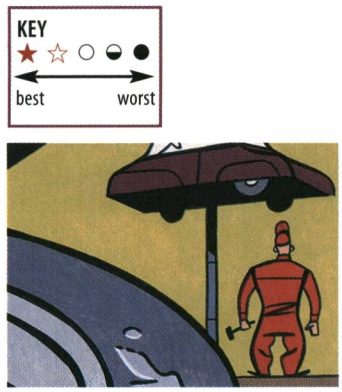
4 Rating for how long we had to wait until we were seen.

5 Rating for the quality of the waiting area.

6 This is based on the most important factors: quality of service, and amount and cost of recommended work.

7 We asked eight branches from each chain for prices on standard items for a Rover 416. Prices do vary between outlets – we've given the most common prices.

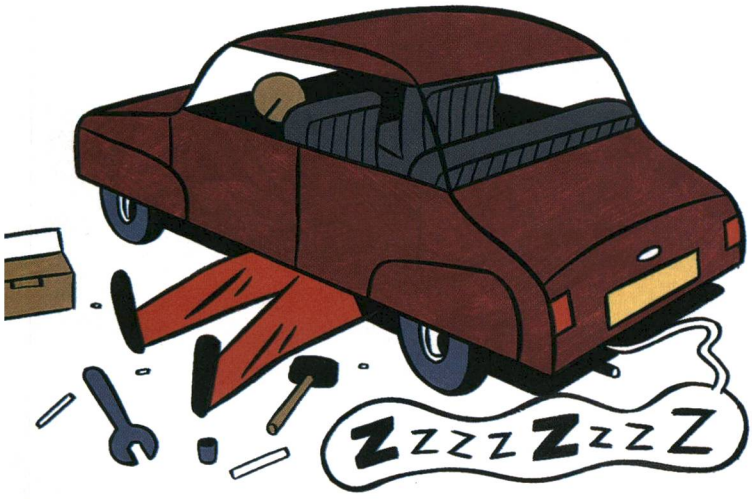
8 Not all branches offer all services.



WHAT CAN YOU DO?

What can you do to protect yourself from the worst fast-fit centres?

- Choose the right fast-fit centre – such as Hi-Q or Rapid Fit – and avoid the ones more likely to recommend unnecessary work, such as Kwik-Fit and National.
- **If a fitter advises you to have some work, ask them to show you the problem. If you do agree any work, be specific about what you want and get an all-inclusive quote upfront.**
- If you're still not convinced, get another centre to do a check on your car (often these are free). Even if the garage has got your car up on a ramp and taken the wheels off, you don't have to agree on the spot for them to carry out the work.
- **If work does need doing, ring around for a few quotes before you get any done. Even prices for something as standard as an exhaust can vary by more than £50.**



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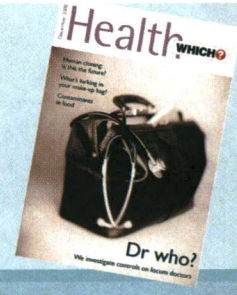

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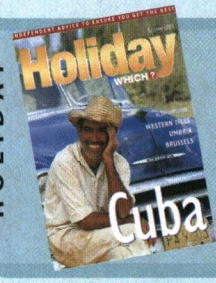

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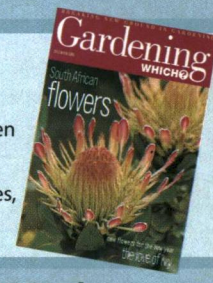

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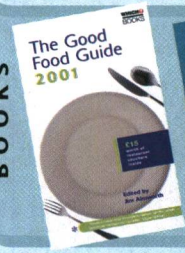

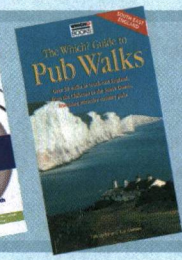

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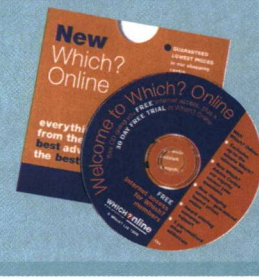

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allchange

What's new on the high street

NEW DYSON NOT WORTH A GRAND

The Contrarotator cleans a typical load well, but uses a lot of water and energy

Hand washing is more effective than a conventional washing machine, according to James Dyson. So he's launched a washing machine, the Contrarotator, which is designed to mimic the action of a hand wash. We've taken the £1,200 CR01 Memory for a spin, and don't think it's good enough to warrant its price tag.

It has two drums, instead of one, that rotate in opposite directions. This is meant to agitate the clothes more vigorously than a traditional machine, which means cleaner clothes in less time.

It has a larger than average drum, which can wash up to 7kg in one go. So if you've a large family, or it's your turn to wash the football team's kit, you can get through the laundry in fewer loads.

We first tried the Contrarotator with a typical 2kg cotton load at 40°C, and it cleaned very well. It was also good at spinning, though it wasn't any better than some other machines we've tested. And at around 70 minutes a wash, there's no doubt that it's quick. A conventional machine, with similar cleaning performance, takes almost twice as long.

However, when we stuffed the drum with its maximum 7kg load, it was very poor at cleaning. So Dyson's claim – that it washes effectively in less time – is only partly justified.

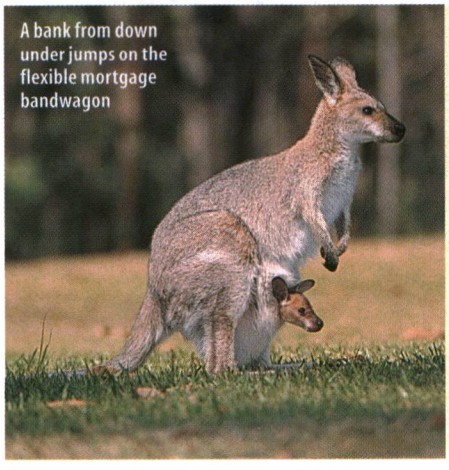
Unfortunately, due to its large drum, it's heavy on water, using 66 litres on a standard wash cycle. This also has a knock-on effect on electricity consumption. It has an 'A' rating for energy efficiency, but this is misleading because it's calculated on a per kilo basis. So if you don't fill it up, it costs more to run than many standard machines.

The LCD control panel is easy to read and operate using a series of push buttons. But the doors are difficult to close, and the filters are awkward to clean.

The Dyson is a good machine. But at £1,200 (or £1,000 for a version with fewer features), it's well over twice the price of the Best Buy Bosch Maxx WFL 2450 GB – and in our tests the Bosch did better.

Dyson vs Best Buy

	Bosch Maxx WFL 2450 GB £480	Dyson Contra-rotator £1,200
Features		
Immediate door release	✕	✓
Built-in delay timer	✕	✓
Main programs auto-set	✕	✓
Wheels, rollers or casters	✕	✓
Performance – 2kg 40°C cotton wash		
Cleaning performance	★	★
Program time (hours: minutes)	1:55	1:09
Water consumption (litres)	50	66
Spinning efficiency	☆	☆
Annual running cost (£)	12	18
Convenience		
Opening/closing doors	○	◒
Loading/unloading	★	☆
Using the controls	☆	☆
Using filters	◒	◒
Total test score	84	74



A bank from down under jumps on the flexible mortgage bandwagon

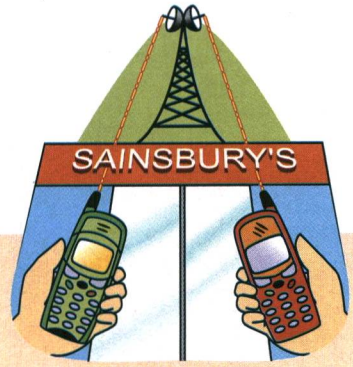
The mortgage of Oz

An Australian bank has sprung on to the UK market, claiming to offer new-style mortgages.

Newworld, the UK arm of the Commonwealth Bank, is heavily promoting its flexible mortgages. These let you make extra payments without penalties, as well as letting you underpay, take payment holidays, and borrow back any over-payments. Unlike most traditional mortgages, the interest is calculated on a daily basis (rather than annually), so you don't pay interest on money you no longer owe.

But while all these features are good, they're not new. More than 50 UK lenders already offer mortgages with some flexibility. Newworld does, however, let you pay weekly or fortnightly. This means you pay less interest because you can make the equivalent of an extra month's payment over a year. But this isn't much use if you're paid monthly.

Flexible mortgages don't have the best rates, but they might be worth it if you like the features.



Check out Sainsbury's new phone

Are you one of the thousands of people put off buying a mobile phone because of the complicated tariffs? If so, Sainsbury's new mobile phone service on the BT Cellnet network could help.

Sainsbury'sOne, launched this month, automatically gives you the cheapest bill. Each month, it compares your call pattern with every standard tariff from the four mobile phone networks, then bills you the cheapest tariff option. Connection is free and there will be a range of handsets to choose from. If you already have a mobile phone, you may be able to switch it to the new tariff.

Sainsbury'sOne also offers a pre-pay option with vouchers available from its supermarkets. You will be charged a certain amount for your calls, then every quarter your calls will be analysed and compared with the four networks' prepay tariffs. If any of them work out cheaper, the difference will be refunded as points on your Sainsbury's Reward Card.

The new service is available only to Sainsbury's Reward Card holders.

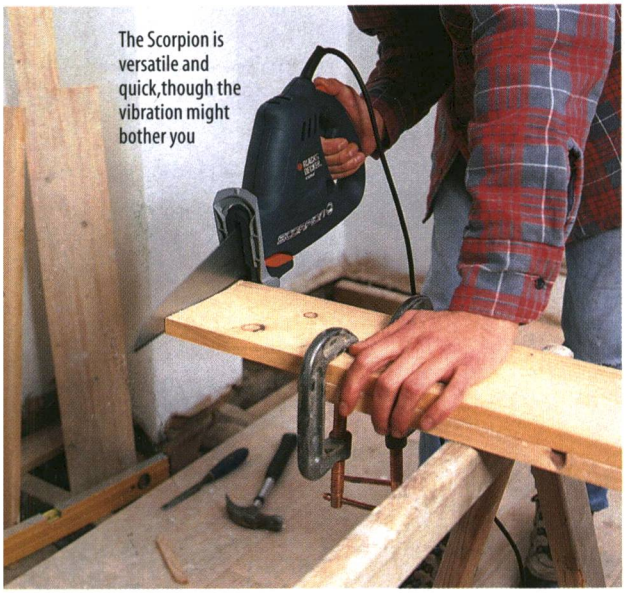
ROUND UP

The first tumble drier with an 'A' rating for energy efficiency has been launched by White Knight. Called the A Class, it achieves this rating on one of its programs by turning the heater on and off. It's a shame that the EU energy label doesn't tell you that the clothes take eight hours to dry.

Asda is now giving customers a free three-year warranty with most of its electrical products.

CUTTING-EDGE SAW WITH A STING

The latest multipurpose tool to hit the DIY stores is Black & Decker's powered handsaw, called the Scorpion (£70).


The Scorpion is versatile and quick, though the vibration might bother you

This versatile tool can be set in a 'standard' saw or 'jigsaw' position, and comes with three blades which make light work of sawing wood, metal and tubing. However, it doesn't have the scrolling and angle cutting features of a traditional jigsaw.

A 3m cable lets you use it almost anywhere, and it has an effective and easy-to-use variable speed control. Changing blades is pretty straightforward, too.

A dust blower clears the sawdust from the cutting area, but you'll need to wear a face mask if you create a lot of dust.

The only drawbacks we found were some unpleasant vibration through the otherwise comfortable handle, and it can be noisy.

All in all, we were impressed by the Scorpian handsaw.

first direct goes independent

This month First Direct starts selling competitors' products alongside its own. And, at the same time, it's launching an independent financial advice service. This is an unusual move because most banks and building societies sell, and advise on, only their own products.

Initially, First Direct will sell unit trusts, Isas, Oeics, life insurance and critical illness insurance. When you access the service (either by phone or internet), you'll be given the choice of investment products from ten providers (23 funds in total), and insurance products from six providers. First Direct tells us that it has access to the whole market, but has narrowed down the field to the ones it believes are the best.

If you want advice on, say, unit trusts, you can speak to one of its independent financial advisers. This service hadn't started when we went to press, but we plan to test the quality of the advice. We'll also be looking at how First Direct chooses the providers on its shortlist.

New relief from Sudafed

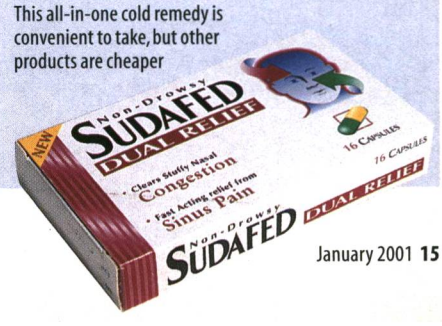
If you're suffering from a cold at the moment, you might be tempted by the claims for new Sudafed Dual Relief. It's meant to help clear stuffy nasal congestion and give fast-acting relief from sinus pain. But, at more than twice the price of original Sudafed, it isn't worth it.

The decongestant in Sudafed Dual Relief is phenylephrine. Experts agree that this doesn't clear stuffy nasal passages any better than pseudoephedrine, which is found in original Sudafed. If anything, the body might absorb pseudoephedrine more easily. Original Sudafed has just one active ingredient, but Sudafed Dual Relief also contains paracetamol, to relieve pain, and caffeine to combat tiredness.

If you have a stuffy nose with no pain, original Sudafed is a better option. Sudafed Dual Relief is convenient to take if you're suffering from the whole range of cold symptoms, but it's cheaper to buy original Sudafed plus a bottle of paracetamol.

Also, there are other, cheaper products on the market with the same ingredients as Sudafed Dual Relief – ask your pharmacist for advice.

This all-in-one cold remedy is convenient to take, but other products are cheaper



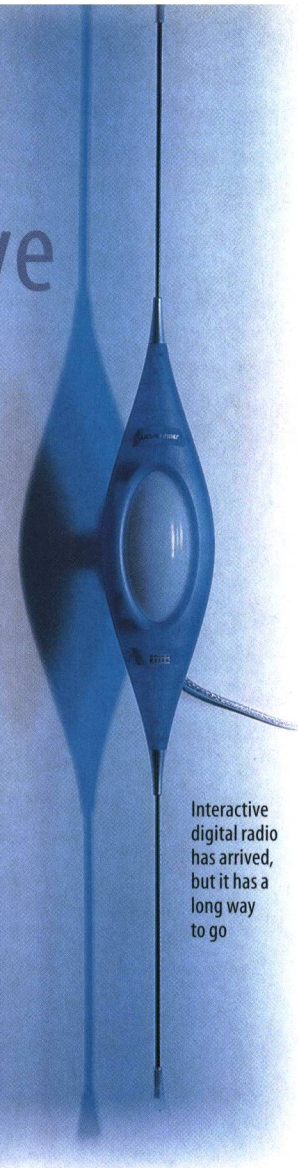
Radiointeractive

Interactive radio no longer means just singing along to Britney Spears, or pitting yourself against the Brain of Britain. The recently launched Psion Wavefinder (£299) is the world's first 'interactive' radio. The aerial and tuner plug into your computer. To use it, you'll need to be in a digital reception area and have a reasonably well-specified computer (at least a 333MHz processor and Windows 98).

While playing digital radio through your computer, this odd-looking gadget can decode web-style pages of text and images broadcast by digital radio stations – unlike standalone digital tuners. You can browse through information about programmes, as well as news and sport. This all sounds very useful, except that, at the moment only one digital station, BBC Vision Radio, is broadcasting this type of information.

The Wavefinder simply attaches to a wall, and has a glowing indicator to help find the best reception. The software that comes with it not only lets you tune into around 30 digital stations by clicking on an icon, but you can launch your browser, and record broadcasts as MP3 files.

Despite working well, our advice is to wait and see how digital broadcasting devices and stations develop.



Interactive digital radio has arrived, but it has a long way to go

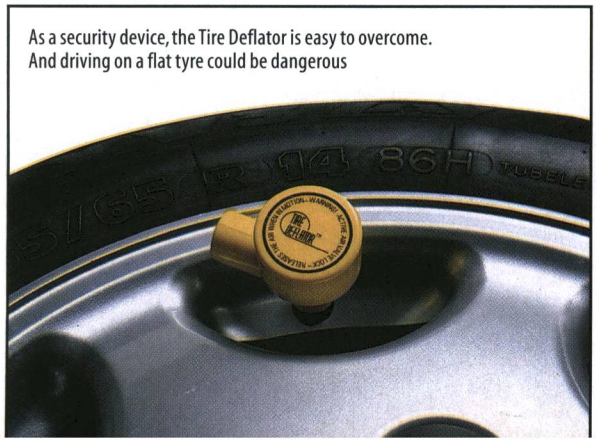
GADGET FALLS FLAT

Tire Deflator is a simple device designed to prevent your car from being stolen. It consists of a valve, an adaptor and a key to lock it into place on your tyre. And you also get a warning sticker to deter would-be thieves. As the name suggests, it works by slowly letting down the tyre when the wheel starts turning.

We found that it was quick and easy to fit to a standard tyre valve, and its bright yellow casing means it's highly visible. If a thief takes a car while this device is fitted, the tyre will sufficiently deflate to halt or hinder their escape.

We put Tire Deflator, which costs £20, to the test, and found that it worked reasonably well. However, if a thief drives away at around 10mph or slower, the device has little effect. Another problem is that a car could be difficult to control with a flat tyre, and be a danger to itself and other road users. Also, our 'thief' took only 12 seconds to remove the device using simple lock-picking tools.

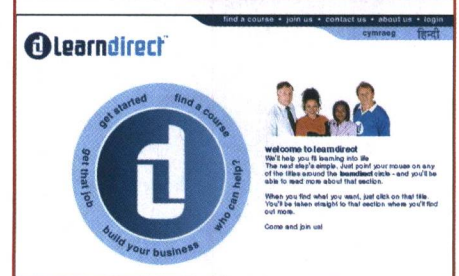
We don't think this gadget is a good idea.



As a security device, the Tire Deflator is easy to overcome. And driving on a flat tyre could be dangerous

WEB WATCH

Learning new skills



If one of your new year's resolutions is to net that dream job, you'll probably find www.learndirect.co.uk (www.learndirectscotland.com in Scotland) well worth a look.

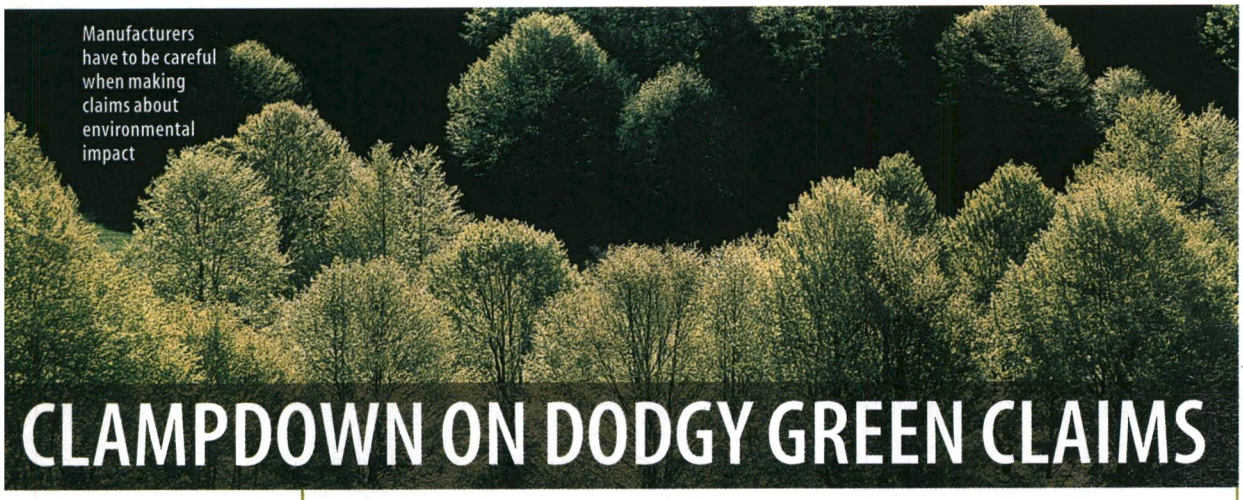
Learndirect is a vocation-based, government-backed learning initiative. Its aim is simple: to help adults improve their job prospects by acquiring new skills and knowledge.

The idea is to learn in an environment that suits your lifestyle and time constraints, either by attending a local learning centre or studying from home using your PC. Most courses are online and come in bite-sized chunks. Some are as short as 20 minutes (so you can pick up skills during your lunch break), though there are longer courses, too.

There are currently 40,000 'learning opportunities' on offer, ranging from basic numeracy and literacy to industry-specific subjects. Learning centres are in convenient locations, such as shopping centres, sports clubs and libraries.

If you can't find what you're looking for (it's difficult to know how course names have been listed), phone Learndirect's free helpline 0800 100 900 (0808 100 9000 in Scotland). Call handlers have a National Vocational Qualification, so they can advise you if you're not sure what you want to study. They can also give information on funding and childcare.

PHOTOGRAPHY CLIVE ROWAT, JOHN TRENHOLM, ANTHONY BLAKE PHOTO LIBRARY, NHPA, TELEGRAPH COLOUR LIBRARY ILLUSTRATION CYRUS DEBOO



Manufacturers have to be careful when making claims about environmental impact

CLAMPDOWN ON DODGY GREEN CLAIMS

Some products still carry vague, irrelevant or unhelpful environmental claims. However, the number of spurious claims has been decreasing since the Green Claims Code was introduced by the government in 1998. This set out the principles of good practice for making green claims.

Now, a revised code expects companies to make 'truthful, accurate and substantiated claims'. For example, a label must tell you how much of the product is made from recycled material. It can't simply say 'recycled' unless it contains 100 per cent recycled material.

Produced jointly by the Department of Trade and Industry and the Department of the Environment, Transport and the Regions, the code takes into account ISO 14021. This is the international standard for claims on labelling.

Consumers are also encouraged to play their part by demanding better information from manufacturers and retailers. We can all question the meaning and relevance of claims, by using the international standard as a recognised benchmark.

The code is supplemented with the leaflet, *Hi, I'm green*, which gives tips on how to distinguish between useful and misleading information, and describes commonly used symbols found on product labels. For a free copy of the code and leaflet, phone 0870 122 6236.

REQUEST A TEST

If you've seen something new you'd like us to test, e-mail us at:

allchange@which.net

ROUND UP

Two Best Buy microwave ovens with grills (first tested in January 2000) are still available. The Matsui Quartz Grill M263G £75 is exclusive to Currys, and is now £15 cheaper than when we first tested it. The Sanyo EM-G4050 is available at Co-op CWS shops for £110 – £30 less.

Until recently, if you wanted the AA's breakdown cover, you had to take out personal membership. This meant you were covered for any car you drove, but it was expensive if several people wanted to drive the family car.

But the AA now lets you take out cover for either a car or a person for the same price – starting from £43 for basic cover.

Sniff yourself slim?

There's no easy way to stop a chocolate craving

Do you have a mouth full of sweet teeth and find it hard to resist chocolate? If so, you might be tempted by Crave Control patches. These plasters, which you stick on your hand or arm, release a vanilla odour, which supposedly puts you off eating sweet snacks. The patches are pretty pricey, at £20 from Boots for a 21-day supply.

The Aromacology Patch Company, which makes Crave Control, says that scientific research proves they really work. So we asked Professor David Booth, from the Nutritional Psychology Research Group at the University of Birmingham, to look at them. He told us that he knows of no scientific evidence that any odour can reduce food cravings and lead to a loss of weight. After studying the results of Aromacology's user trials, Professor Booth said that the tests were inconclusive and failed to support the company's claims.

We also asked some frequent visitors to the office chocolate machine to wear a Crave Control patch for a day and let us know what they thought. Not one of our researchers found that it stopped them from wanting chocolate.

We wouldn't advise you to buy Crave Control patches – they're expensive, and we couldn't find any evidence that they work.

Security is helping beat the burglars. Since 1997, break-ins have fallen by 21 per cent, and it's largely down to people improving their home security

Beating the burglars

Look at your home the way a burglar would. Would the neighbours see you approaching? Does anybody seem to be in? What would be the easiest way to break in? Take a walk around the perimeter, take a look over the back fence, and decide how you'd do it.

Every house is different. That's why thinking the way a burglar would will help you protect your property. Along with our security expert, Pat Cogan of the Metropolitan Police, we've taken a look at the homes of three *Which?* readers to give you an idea of what to look out for. Burglaries may be down, but in 1999 there were still 1,284,000 recorded break-ins or attempted break-ins, and you don't want to become a statistic.

Secure windows and doors, and burglar alarms are important. But equally important is a sense that the local community is keeping an eye out. Setting up a Neighbourhood Watch scheme is a good way to rally people against crime in the area, as is alley-gating (see 'The terraced house', p21).

Also, see whether you qualify to receive additional help. Some local councils give discounts on security installations, especially for pensioners whose homes have been repeatedly broken into. And some charities, such as Help The Aged, run similar schemes. Your police crime prevention office should be able to tell you what schemes are run locally, as well as giving more general advice about home security.

Burglars are almost always opportunists who'll scarper at the first sign of trouble, meaning you can scare most off with just a little thought and effort. So pull on that balaclava, swing a swag bag over your shoulder, and start thinking like the enemy.

A PLACE IN THE COUNTRY

Peter and Angela have retired to a 1970s house set deep in rural Buckinghamshire. They are miles from the nearest police station and there are virtually no passers by, so securing their home is particularly important.

The first thing our burglar would spot is that the house can be approached unnoticed.

Approaching the house from the front is easy enough. Surrounded by trees, the front courtyard has plenty of privacy, but no natural surveillance. The front door has two locks but only one is visible. Pat Cogan suggests putting on a dummy lock-plate to make it obvious there is another lock – it's a cheap way to put off the burglar (about £3).

Another common entrance for the burglar is through an adjoining garage. Peter and Angela could add padlocks to their up-and-over door. A cheaper alternative is to drill a hole near the start of the door's runner and insert a bolt, so that the door can't be opened until the bolt is removed.

If the burglar approached from the rear, there are two obvious points of entry – the patio doors (see p20 for advice), and the French doors.

Peter and Angela's French doors are wooden, so adding extra locks is easy. Pat recommends fitting mortise rack bolts to the top and bottom of each door (about £14 a pair). These sit within the door and slide into the door frame. He would also add hinge bolts for extra strength (about £5 for two). And replacing the glass with laminated glass – two pieces of glass bonded together with a sheet of laminate – would offer more resistance to attack.

Overall Pat thinks the most cost-effective way to reduce the risk of burglary is to install a burglar alarm, and this should be Peter and Angela's priority. And because they live in such an out-of-the-way spot, it might be an idea to add security lighting, so our burglar will feel conspicuous as he approaches.

SECURITY LIGHTING

There's little light at night so far off the beaten track, so Pat suggests that security lighting would have a strong impact on our burglar.

By far the most popular kind of security lighting is movement detecting, or 'passive infra-red' (PIR), lighting. But there is currently a shift away from this type. This is partially because the normal power of the lights (300W to 500W) is far too high, wasting energy and creating dark shadows for thieves to hide in. They annoy neighbours because they tend to be set off easily. Also, especially in rural areas, they are responsible for light pollution that ruins the night sky. If you want a PIR light, 150W is adequate for the average garden (about £10).

Pat prefers photoelectric cell, or 'dusk-till-dawn' lights (about £15). Coupled with long-life compact fluorescent lamps, they provide an effective deterrent and could cost less to run than a PIR system.

French doors are always vulnerable: replacing these bolts with mortise rack bolts to both the top and bottom should make them far more secure

Garages which adjoin the house can provide a break-in route: a cheap way to secure up-and-over garage doors is to drill a hole near the start of the runner and insert a bolt

Peter and Angela must also fit locks to the patio doors, but above all they should make sure they have an alarm system installed – see details, left

ALARMS

Burglar alarms are one of the most effective deterrents but it's important to pick a system carefully.

DIY alarms will cost you between £40 and £200. A professionally installed alarm system will cost £300 to £1,000 and a maintenance contract £70 to £200 a year extra.

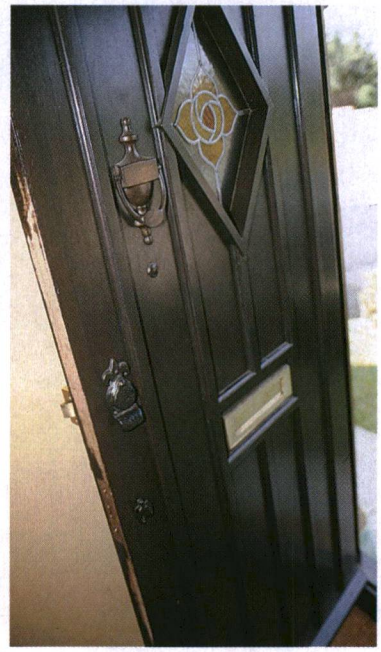
The police will only respond at once if you have installed a 'remote signalling alarm' that notifies them via a monitoring centre. Such centres charge between £60 and £300 a year. If you just have an audible alarm, the police will need some other indication of a crime, such as a call from a witness.

Make sure your alarm is installed to British Standards 4737 or 6799. And beware of systems claiming to be BS-compliant without quoting these numbers – they may be referring to an electrical standard rather than a security one.

PHOTOGRAPHY IAIN BAGWELL, JOHN TRENHOLM, IMAGE BANK

A vulnerable point but one that is easily and cheaply made secure

Good fencing providing an obvious boundary at the rear of the house – but there's still room for improvement



Gill and Derek's front door wasn't as secure as it could be – but our expert soon advised them

Gill and Derek have been living in their semi in Milton Keynes since it was built eight years ago.

But recently they had a bit of a revelation. When Derek was fixing a new knocker to their door, he was shocked to see the screw shoot straight through. The door was hollow. Shortly after, they had another worry when Derek's brother showed them that their patio door could be lifted straight off its runners.

In 71 per cent of burglaries entry is through a door (usually by forcing a lock), so good, solid doors are very important. Gill and Derek need to get a new door at least 44mm thick, hung on three heavy 100mm hinges. The new standard for 'attack-resistant' doors is BSI PAS 24-1 and they should make sure the door complies with this. Another tip is to make sure the letterbox is at least 400mm away from any locks, so our burglar can't reach them through it.

A cheaper alternative to getting a new door would be to fit a sheet-steel plate on the outside covering the lock area. Pat also suggests getting a London bar, a metal strip that runs up the frame side to strengthen it (about £16).

The locks for the new door should be an automatic deadlocking rim lock one-third from the top of the door, with a mortise deadlock to British Standard 3621 one-third from the bottom. Alternatively, they could fit a multi-point deadlocking system with three or more deadbolts. Be careful to avoid any construction joints where you place the lock, though.

At the back of their house, Gill and Derek have a patio door. It's not uncommon to find that these can be lifted out of their runners, but you can buy an anti-lift device from locksmiths (about £8). They should also fit extra, keyed locks between the sliding and fixed frames. A cheap alternative is to cut down a broom handle so that it fits between the opening pane and the frame, stopping the door from being opened.

Overall, Pat's recommendations are to improve the front door locks, and preferably replace the door. This isn't urgent as they already have an alarm in place. But Pat did notice that their alarm installer has not put a dummy siren box at the rear, a simple way to increase the deterrence of a real alarm.

www.which.net

Help online

Our online question and answer service is covering home security this month. Post your questions by 12 January at **www.which.net/which/askus.html** Replies will be posted on the site on 19 January.

THE TERRACED HOUSE

Sarah and Ian have just moved into a terraced house in west London.

The first thing they need to think about is the door keys. They don't know who else might have a set, so they should change the locks.

On the subject of keys, Pat easily guesses that they keep their car keys in a table drawer near the front door. Many people do this and burglars know it – they can be out of the house and away with the car in seconds.

Sarah and Ian are keen to jazz up the outside of their new house. They have already removed the old front gate and are thinking about developing the shrubbery in the front garden. Although front gates can be a pain, they are a real psychological deterrent: 'Defining your private space will help put off our burglar,' says Pat, 'even if you use a minimal obstacle.' He also advised them not to grow the shrubs to more than one metre high – the natural surveillance provided by neighbours is invaluable.

The back of their house is the most secluded part, and it will naturally appeal to our burglar. Sarah and Ian are planning to demolish an old garage and shed, and to replace the wall, so this is an ideal opportunity to tighten security.

When the new shed is built, it should be solid and secure. Many burglars are known to the police and know they are likely to be stopped, so they don't carry around the tools of the trade. Poorly secured sheds are a treasure trove to the unarmed burglar. And the new wall should be 1.8m high with a half metre or so of trellis on top. They could also add thorny plants to make climbing more difficult.

For the time being, though, the rear of the building remains our burglar's best bet. Once over the back wall, the burglar has two options. He could try shimmying up the cast-iron drainpipe to an upstairs window. Anti-climb paint, added for about 1m from about 2.4m up (£30 for a 2.5 litre tin), can help prevent this – it has a tar-like quality just beneath the breakable surface. The other option would be to break in through the French doors. These are rarely ideal from a security standpoint. And UPVC doors are generally unsuitable for adding locks on to once installed. All Sarah and Ian can do is ask the installer whether the door can be strengthened or if locks can be added.

Overall, Pat says the first priority is an alarm. 'Alarms are proven time and time again to deter burglars, and are more economic than replacing the French doors.' If you are installing an alarm he advises checking that the company is approved by your insurer and one of the independent inspectorates – the National Approval Council for Security Systems, the Alarms Inspectorate and Security Council, Integrity 2000, or the Security Systems and Alarms Inspection Board.

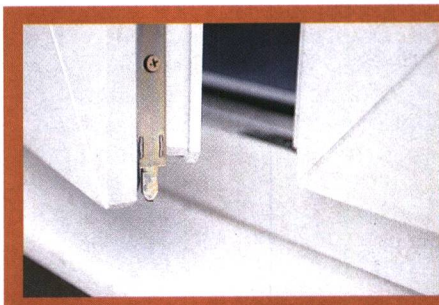
ALLEY-GATING

Perhaps the main problem with Sarah and Ian's property is the alley that runs behind it, allowing the burglar access without being seen, and providing a handy escape route.

Pat suggests that they try setting up an alley-gating scheme. This means getting together with their new neighbours to buy a lockable gate to block the alley entrances. It will normally cost about £500, spread between participating residents – perhaps just £50 each.

On Pat's west London patch, such schemes have reduced burglary on some estates by 66 per cent.

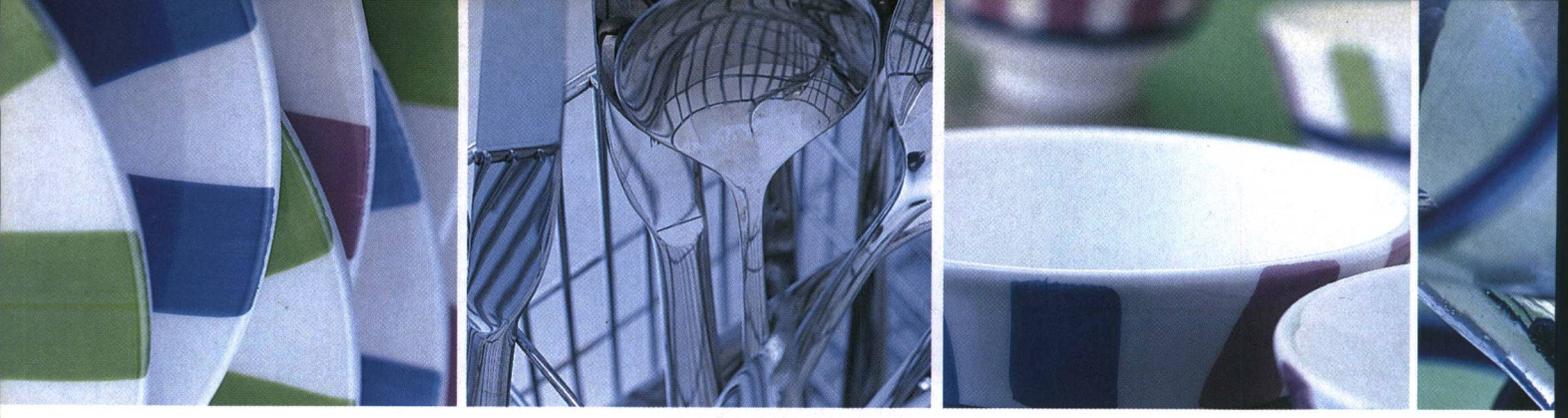
Putting up a gate will take a bit of planning – there are issues to consider such as rights of way, so it's best to contact your local crime prevention officer first – but it can slash crime, stop fly-tipping, and unite the community.



UPVC doors are generally unsuitable for adding locks onto once installed: if you are replacing them ask the installer if locks can be added

The rear of a property is often the most secluded and therefore the most vulnerable – Sarah and Ian plan to build a new wall at the back of their house

You may have secured the French doors, but burglars really will climb up a drainpipe – anti-climb paint can put a stop to them



Time to throw in the tea towel?

If you're all washed up, we pick the dishwashers that take care of the crockery – while you save energy

Richard Headland comes clean about dishwashers

For the one household in five that owns one, a dishwasher tends to be seen as an essential, not a luxury. Not surprising, given the manufacturers' claim that a dishwasher can save about 300 hours a year you'd otherwise spend toiling over a suds-filled sink. We've tested 13 models that won't just save time and keep your kitchen tidy – they may cut your water and electricity bills, too.

ENERGY LABELS

Since August 1999, dishwashers have had to carry energy labels similar to those found on washing machines. The label gives a three-letter rating between A and G – the first letter represents overall energy efficiency, the second and third represent performance and energy efficiency for cleaning and drying. The coveted 'triple-A' rating indicates those that meet the highest efficiency and performance standards.

The manufacturer chooses the program it wants to use for the energy-label test – usually the 'economy' setting, although sometimes 'normal'. Whichever program it recommends, however, should be suitable for washing a load of normally dirty items.

The table, on p24, shows the manufacturers' claimed energy-label ratings. In most cases, the ratings are based on the economy program, which washes at temperatures between 45°C and 55°C, lower than the usual 65°C on a 'normal' cycle. We tested the dishwashers on their energy-label programs, and found most sacrificed cleaning performance to some extent in order to achieve a better energy rating.

DISHING THE DIRT

Full-size dishwashers are usually designed to take 12 place settings. We tested their performance on a full load by smearing the crockery, cutlery and glasses with various hard-to-remove foods. These included mince, egg, spinach and porridge, while cups were coated with tea and glasses with milk. The stains were dried on in a hot cabinet to simulate dishes that had been left unwashed for several hours.

We followed manufacturers' recommendations for the amount of detergent and rinse aid to use, and ran each machine on its energy-label program. After the cycles had finished, we assessed how well each dishwasher had cleaned by checking the crockery for remaining marks and stains.

Last time we asked readers about dishwashers, most were satisfied with the way their machine dried the crockery, so we

PHOTOGRAPHY ARTEMI KYRIACOU

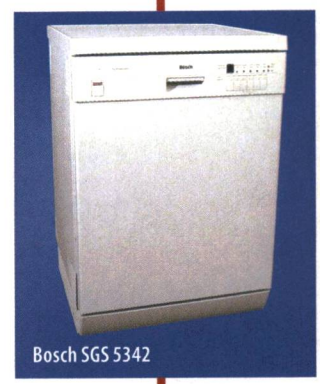
BEST BUY

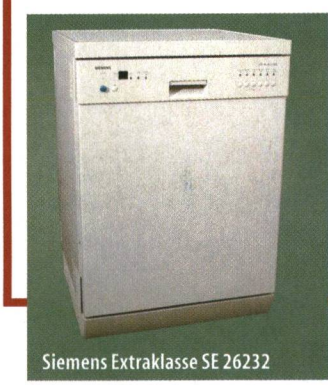
The machines were tested on their energy label programs, which are designed to use as little energy and water as possible. All our Best Buys cleaned satisfactorily, and will wash as well, if not better, on their normal programmes . Compared with others on test, they're much easier to use and have several handy features.

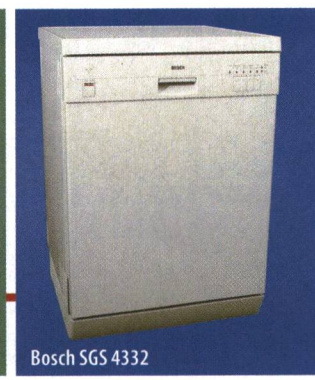
The **Siemens Extraklasse SE 26232 £450** has many useful features and is a reliable brand. You can order it from John Lewis or call the manufacturer for stockists (see *Contacts*, p59).

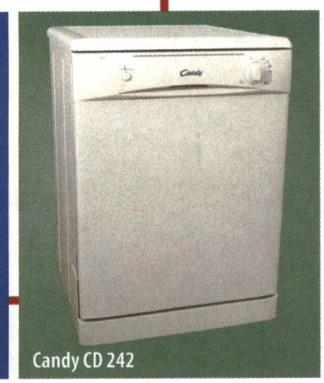
Slightly cheaper, the **Bosch SGS 4332, £320** from John Lewis, had similar cleaning performance, but fewer programs and features. The **Bosch SGS 5342, £360** from Currys, has an extra intensive program and the hydrosensor feature, but we weren't sure you'd often need these. Bosch is a reliable brand.

Cheaper still, the **Candy CD 242 £230** cleaned just as well and is also a fairly reliable brand. However, it lacked some useful features and had a poor door handle. But it's clearly the best budget model tested and is available from Powerhouse.


Bosch SGS 5342


Siemens Extraklasse SE 26232


Bosch SGS 4332


Candy CD 242

didn't assess normal drying performance, but we did test any special drying options (see 'Features worth having?', below).

Most of the models on test achieved average cleaning results (see the table on p24). Only the Whirlpool was noticeably better than the rest at cleaning, but it was also the slowest of all the machines and it's not a particularly reliable brand.

There were more obvious differences between the dishwashers in terms of water and energy consumption, though. Seven of them used only 16 litres per wash, saving over half the estimated 40 litres we would use when washing the same size load by hand. The Asko and Zanussi dishwashers were the least water efficient, using 21 litres per cycle. The AEG and Miele machines were the cheapest to run, costing only £28 a year in electricity.

GETTING A GRIP ON CONVENIENCE

In general, dishwashers are fairly straightforward to use. Surprisingly, the most common problem we found was with door handles – the AEG, Hotpoint, Smeg and Whirlpool machines all have handles that are difficult to grip securely or require a lot of force to open. The handle on the Candy had sharp edges and could pinch the skin.

Many dishwashers come with height-adjustable racks, and some also have foldable or removable fittings to accommodate large plates, pans and glasses. We tested how easy these features were to use. As loading and unloading are frequent tasks, it's worth choosing one that scores well on this (see table, p24). The Miele dishwasher also has an extra 'drawer' for cutlery above the upper basket, but this left less room for large plates and glasses below. It's also quite time consuming to load, as each item has to be laid out in its own slot.

'Most of the models on test achieved average cleaning results'

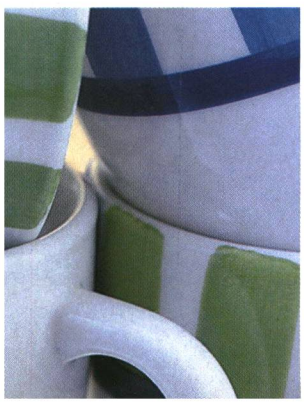
FEATURES WORTH HAVING?

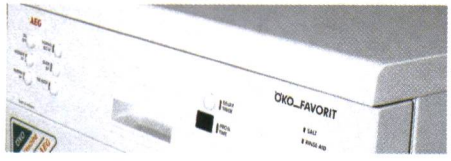
The AEG, Hotpoint, Smeg and Zanussi models all have a 'half-load' program. We found this made very little difference to the water and energy used by the AEG. The other machines saved typically between 10 and 25 per cent on water and energy – not as much as you might imagine. Half-load programs are still much less efficient than waiting until you have a full load.

Usually dishwashers dry 'passively', meaning the heat left over after rinsing will dry the items. But three of the models tested have 'active' drying options, so we compared this facility with passive drying results in our previous dishwashers report (*Clean plates at a lick, Which?*, January 1999, p38). We found it no better than passive drying on the Asko, but better on the Bosch SGS 5342 and Siemens.

The same Bosch model also has a 'hydrosensor', which claims to save water by measuring the cloudiness of the water after the pre-wash. If it's still clean enough, the machine will reuse it for the main wash. However, in our tests, we found this wasn't always the case. We feel this feature isn't of much benefit as it can be used only on pre-wash programs that use extra water anyway and are designed for heavily soiled loads – which most people rarely use.

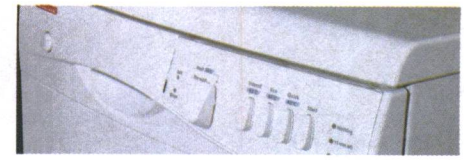
Dishwashers use strong chemical detergents, yet only the Asko and Miele models have child safety locks to prevent the door being opened during a cycle. These locks are mandatory on washing machines, and we think manufacturers should include them as standard on dishwashers, too. ▶



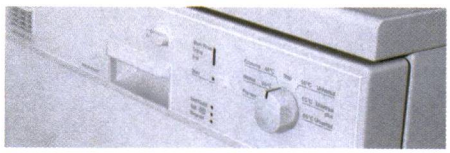


AEG Oko-Favorit 50700 Sensorlogic

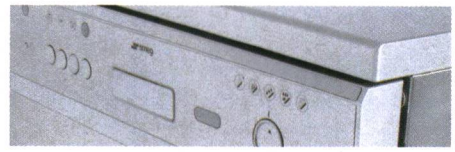
Asko D 1706



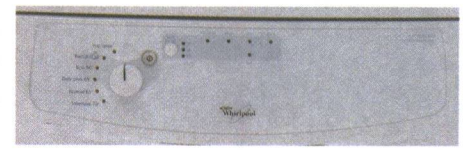
Blomberg DW1201



Miele G 646 SC



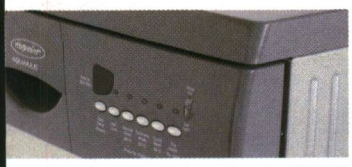
Smeg DWF64.1SS



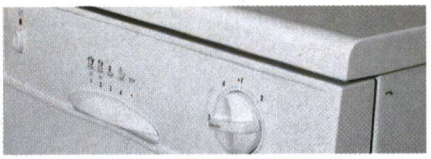
Whirlpool ADP 2652 WH

Dishwashers

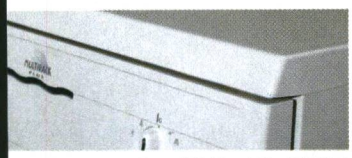
	AEG Oko-Favorit 50700 Sensorlogic	Asko D 1706	Blomberg DW1201	Bosch SGS 5342	Bosch SGS 4332	Candy CD 242	Hotpoint Aquarius DWF 32S	Indesit DG 6100 W	Miele G 646 SC	Siemens Extraklasse SE 26232
Specification										
Price (£) 1▷	400	500	200	360	320	230	400	190	500	*450*
Height x width x depth (cm) 2▷	85x60x61	86x60x61	85x60x62	85x60x60	85x60x60	85x60x62	85x60x61	85x60x62	85x60x60	85x60x60
Hot fill 3▷	✓							✓	✓	✓
Claimed energy label rating (energy, cleaning, drying)	ABC	ABB	DBC	CBC	CBC	CBB	CBC	CBC	ABB	CBC
Features										
Economy program 4▷		✓	✓	✓	✓	✓	✓		✓	✓
Lower temperature program			✓	✓	✓		✓			✓
Intensive program	✓	✓	✓	✓		✓		✓		✓
Delicate program		✓	✓			✓				✓
Rinse and hold/prewash	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Salt refill light 5▷	✓	✓	✓	✓	✓		✓		✓	✓
Rinse aid refill light 5▷	✓	✓	✓	✓	✓		✓		✓	✓
Hinged cup rack 6▷	✓	✓		✓	✓	✓	✓	✓	✓	✓
Removable rack(s) in lower basket 6▷	✓			✓	✓		✓			✓
Height adjustable upper basket 6▷	✓			✓	✓	✓	✓	✓	✓	✓
Use with a timer switch 7▷		✓		✓	✓	✓		✓		✓
Delay timer 7▷	✓			✓			✓			✓
Child safety door lock 8▷		✓							✓	
Convenience										
Using the door	◒	○	○	○	○	◒	◒	○	☆	☆
Loading/unloading 9▷	★	☆	○	☆	☆	☆	☆	☆	◒	☆
Detergent dispenser 10▷	☆	☆	☆	○	○	☆	○	☆	☆	○
Rinse-aid dispenser 10▷	○	○	○	☆	☆	○	☆	○	☆	☆
Ease of maintenance 11▷	○	◒	○	☆	☆	○	☆	○	☆	☆
Performance										
Program tested 12▷	Normal bio 50	Economy 55	Wash 55	Economy 50	Eco 50	Eco 50	Eco 50	Normal wash prog 2	Eco 45	Economy 50
Cleaning 13▷	◒	○	◒	○	○	○	○	◒	○	○
Wash time (minutes)	115	95	90	95	95	90	95	100	115	95
Annual electricity (£) 14▷	28	34	41	41	37	37	37	37	28	41
Water per load (litres) 15▷	16	21	19	16	19	16	16	19	16	16
Total test score (%)	59	62	53	65	65	66	66	51	64	66
Information										
Additional notes/update since our test		Also available in white D 1706 W	Exclusive to Comet	Also available in champagne SGS 5348 and silver SGS 5358. Being modified in April 2001 to feature a new energy label: ABC	Also available as Siemens SE 24233. Being modified in April 2001 to feature a new energy label: ABC		Also available in Polar DWF 32P, natural linen DWF 32N	Also available in silver DG6109. Model being replaced by the new style D61 in February 2001	Also available with dark brown fascia and trim G 646SC db. Model we tested now has longer wash program, and is due to be relaunched as G646 Plus in April 2001 with a new energy label: AAA	Also available as Bosch SGS 6352



Hotpoint Aquarius DWF 32S



Indesit DG 6100 W



Zanussi Multirack Plus DWS 919

	Smeg DWF64.1SS	Whirlpool ADP 2652 WH	Zanussi Multirack Plus DWS 919
2	500	350	280
	85x60x61	85x60x63	85x60x61
3			
	BBB	CAC	BBC
4	✓	✓	✓
	✓		
	✓	✓	
	✓		✓
	✓	✓	✓
	✓	✓	
5	✓		
6	✓	✓	
	✓	✓	✓
	✓	✓	✓
7	✓		✓
	✓	✓	
8	◒	◒	○
	★	○	☆
	☆	☆	☆
9	○	○	○
10	○	☆	◒
11	Eco 55	Economy 50	A, 50° Energy save + Pots & Pans
	◒	☆	◒
12	95	145	95
13	34	34	34
14	16	19	21
15	57	64	54
	In December 2000 this model was replaced by DWF 64 SSE, which has a different wash system and an energy rating of AAA. A similar model, the DWF 65 WH will be available for a short time after publication		Model has been fitted with new filter system since our tests

NOTES
Dishwashers highlighted in **red** appear in the Best Buy Guide on p23.

Specification

1 This is what you can expect to pay by shopping around. For models that aren't widely available, we give the manufacturer's guide price in *italics*.

2 The depth includes space taken up by hoses.

3 Some models can be filled with hot or cold water – a ✓ indicates that the manufacturer recommends hot fill. This may save energy as hot water does not need to be heated electrically inside the machine. However, the hot water supply shouldn't usually exceed 60°C – check the instruction book.

Features

4 Economy programs are designed to save energy when washing normally dirty loads, and are often used to determine energy-label ratings.

5 Indicator lights warn you when the rinse aid and salt need topping up.

6 Adjustable racks increase flexibility when loading large plates, dishes and wine glasses.

7 A machine with a delay timer (or one that can be plugged into a separate timer switch) allows you to take advantage of cheap-rate electricity. Only the Blomberg and Miele don't let you do either.

8 See 'Features worth having?', p23.

Convenience

9 Shows how easy it is to load the dishwasher and adjust racks and fittings to accommodate awkward items.

10 Shows how easy it is to access and use the detergent and rinse aid dispensers.

11 Shows how easy it is to remove and clean the filters and spray arm.

Performance

12 We tested the dishwashers on the setting used to decide their energy-label rating. Often this is an economy program, but it can be whichever one the manufacturer recommends for a normal load.

13 We smeared mince, spinach, porridge, egg yolk and margarine on to crockery and cutlery, and milk and tea on to glasses, cups and saucers. After drying on the food, we washed a full load in each machine, and then assessed how clean the load was.

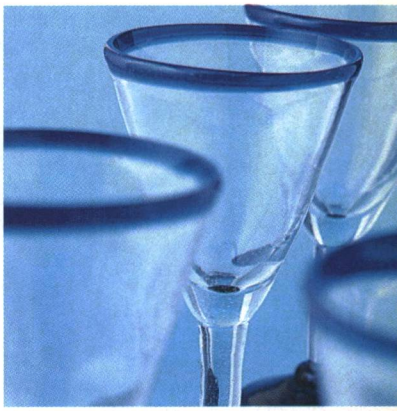
14 Annual electricity cost is based on running the machine once a day, using standard-rate electricity costing 6.53p per kWh.

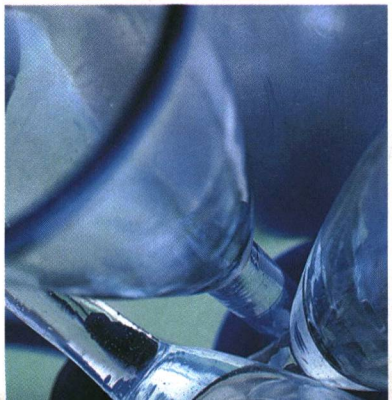
15 The average amount used, based on running program at least three times.

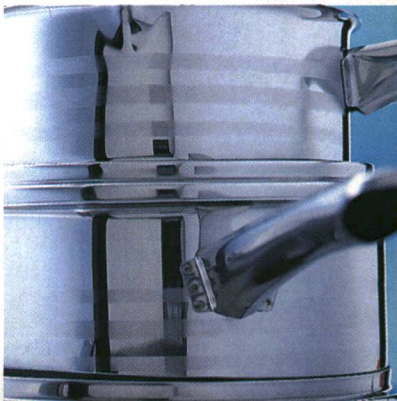
KEY
★ ☆ ○ ◒ ●
best worst
✓ has this feature

TOTAL TEST SCORE
This score ignores price and is based on:

Cleaning	40%
Ease of use	30%
Time	10%
Water consumption	10%
Annual energy	10%







SAVINGS RESOLUTIONS

Get the year off to a good start by setting up a savings or investment scheme. We talk you through the basics – and show you the winning moves for your money

Open any weekend newspaper and you'll see dozens of adverts enticing you to invest your hard-earned money in a fund or bond or savings account. But before you decide which to go for, it's important to sort out your investment strategy. That means taking a fresh look at your finances, and considering the options available.

To do this, ask yourself a number of questions – similar to those a professional financial adviser would use to understand your finances before advising you.

BACK TO BASICS

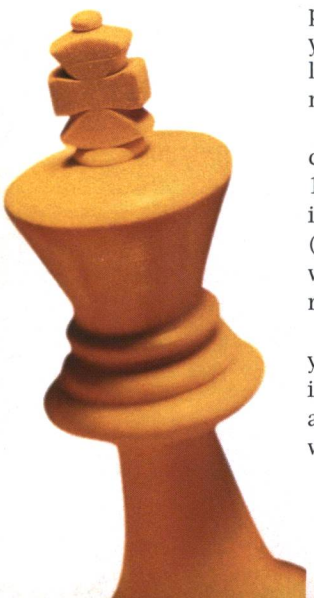
The first questions you should ask yourself concern basic finances. You may be surprised at how some simple adjustments to these could be more beneficial than a complicated investment.

Have you got any debts?

If you have any debts such as a credit card or a personal loan, reduce or pay them off first. Clearing your Visa balance may not be as exciting as buying the latest dot.com shares, but it will make more of your money than you could in a savings account.

For example, if you have £1,000 outstanding on a credit card charging a typical interest rate (APR) of 18 per cent, this will cost you £167 a year. If you invested the same amount in a Best Buy mini cash Isa (individual savings account) paying 7.25 per cent, you would earn only £72.50, so you would be better off reducing the credit card bill than saving the money.

By reducing your borrowing you free up some of your income. You can then direct the monthly saving into a savings account or investment. However, if you are thinking of reducing a loan balance, check whether there are any early repayment penalties.



Have you got an emergency fund?

Once you've sorted out any debts, make sure you have an emergency fund – cash in an easily accessible savings account – to cover the unexpected. There's no point investing in a unit trust with a 5 per cent upfront charge if you have to withdraw the money a few months later to pay for a new roof. You're unlikely to recover what you invested because of the charges.

Instead, ensure you have enough cash to cover three to six months' expenditure. Put the money in a mini cash Isa if you haven't already opened a maxi Isa (you can't invest in both a maxi and a mini Isa in the same tax year). Not only are cash Isas tax free, but for balances up to a few thousand pounds the rates are often better than on taxed savings accounts, so even non-taxpayers can benefit. Every adult who has any savings at all should have an Isa.

Are you properly insured?

Have you thought what would happen if you – or your partner – were to fall seriously ill or worse? As well as an emergency fund it may be worth taking out income protection insurance, which would pay out a regular amount if you can't work because of illness or accident. At the same time, if you have dependants, check whether you have adequate life cover.

For Best Buy life insurance see *Life support, Which?*, November 2000, p38, and for more on income protection, see *Protection money, Which?*, September 1999, p50.

What about your pension?

The next major thing to consider is whether you're saving enough towards your pension. Does your employer offer an occupational pension scheme and,

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if so, are you a member? Not only do you benefit from tax relief on any contributions you make, but your employer will probably contribute, so not joining the scheme may be like turning down a pay rise.

Employers who don't provide an occupational scheme will have to offer access to a stakeholder pension by October unless they employ fewer than five people. Stakeholder schemes are a good option because they are generally more flexible than personal pensions used to be and the charges are almost always lower – a maximum of 1 per cent a year.

The disadvantage of putting your savings into pensions is that they are locked away until you are at least 50, whereas you can draw on other savings when you want. You may prefer to put some of your cash in more flexible investments, such as stocks and shares Isas, in case you need the money before retirement.

For basic-rate taxpayers, saving into a tax-free Isa is broadly as good, from a tax point of view, as a pension, especially if you plan to retire early. This is because, although there is no tax relief on contributions to an Isa as there is with pensions, the proceeds of an Isa are tax free, whereas your pension after retirement is taxable income. However, the more you earn, the more you can put into a pension scheme, whereas the limits on Isas are fixed, so you would probably have to use a combination of both.

What makes pensions more advantageous than Isas is the tax-free lump sum – up to 25 per cent of your pension fund – that you can take from a personal pension on retirement. For higher-rate taxpayers the pension route is often better because of the extra tax relief on your contributions – each £1 you put into the pension effectively costs you only 60p.

Do you want a pension top-up?

Even if you already have a pension, you may be thinking of putting more into it. With occupational schemes, this has usually been done through additional voluntary contribution schemes (AVCs) through your employer, or free-standing AVCs with an insurance company. Free-standing AVCs are rarely better value than in-house AVCs – they tend to have much higher charges.

Putting money into an AVC has the same advantages and disadvantages as putting money into your main pension – it helps you save for your retirement but the money is locked away. Stakeholder pensions may be an even better alternative for topping up your pension, however, as you can take a tax-free lump sum on retirement from a stakeholder plan, but not from AVCs. If you earn less than £30,000 a year, you will be able to contribute up to £3,600 to a stakeholder scheme on top of your occupational pension. *Which?* will be publishing two features in March and July of this year explaining stakeholder pensions in detail.

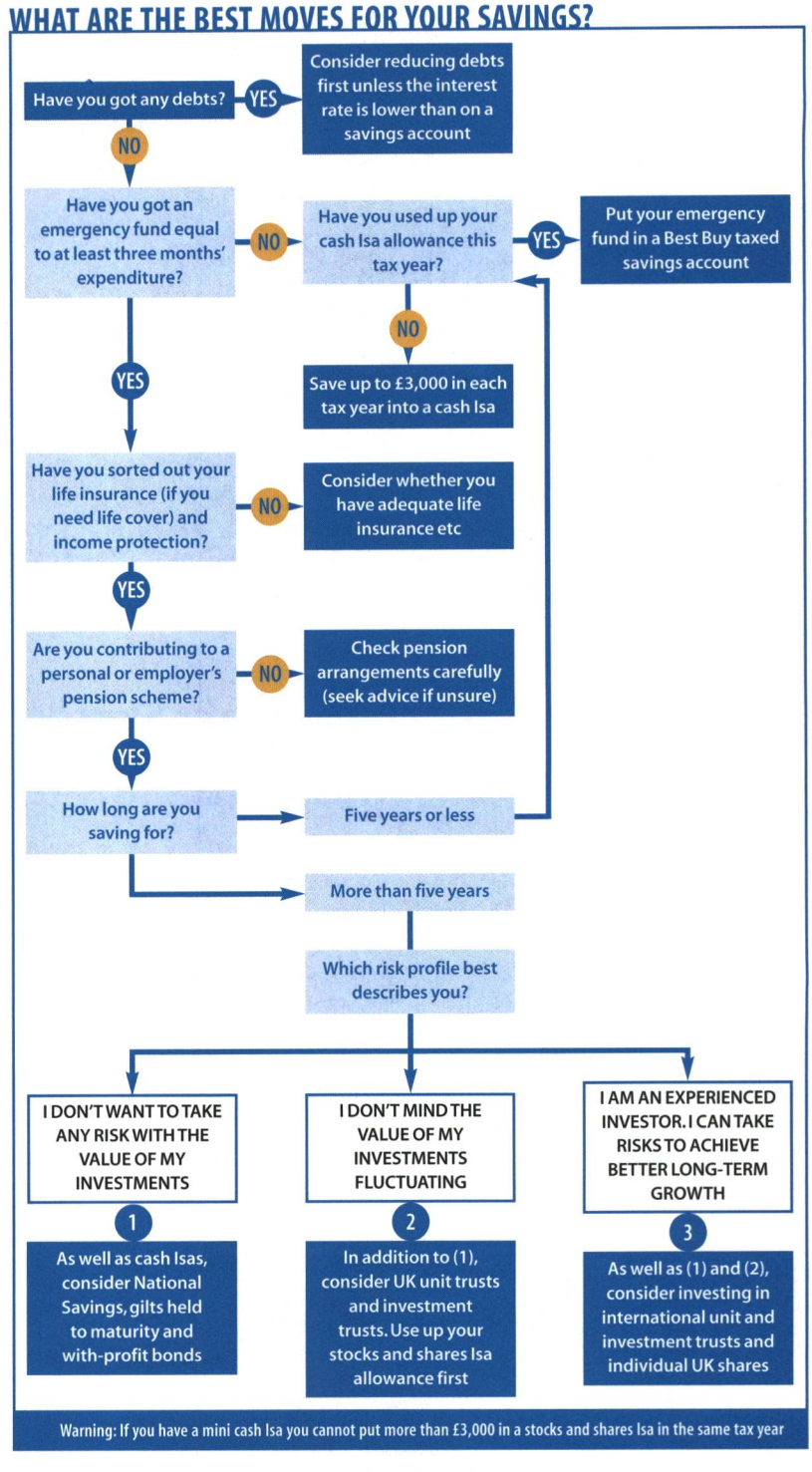
Do you have a mortgage?

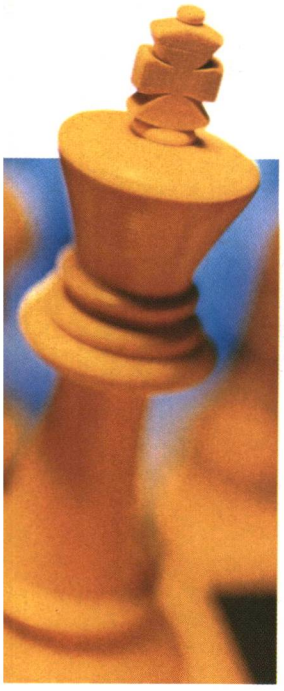
Like reducing any other debts you have, making a lump-sum reduction to your mortgage is a safe way to make your money work for you. However, as with locking money away in your pension, you probably won't be able to draw it back out should you need cash. And, like some personal loans, there may be early repayment penalties – check with your lender.

Reducing your mortgage will probably save you more in interest than you could get in a bank or building society savings account. For example, your savings account would have to pay at least 9.7 per cent before tax (12.9 per cent if you're a higher-rate taxpayer) to beat the standard variable mortgage rate (7.74 per cent). But you may need to time a lump-sum reduction in your mortgage carefully – some lenders credit your account only once a year. If this is the case, put the money in a savings account to earn interest until then.

If you reduce the mortgage balance, you can then reduce your monthly payments. Or, if you have a repayment mortgage, keep the repayments the same and look forward to paying your mortgage off earlier. ▶

WHAT ARE THE BEST MOVES FOR YOUR SAVINGS?


Have you got any debts?
YES
Consider reducing debts first unless the interest rate is lower than on a savings account
NO
Have you got an emergency fund equal to at least three months' expenditure?
NO
Have you used up your cash Isa allowance this tax year?
YES
Put your emergency fund in a Best Buy taxed savings account
NO
Save up to £3,000 in each tax year into a cash Isa
YES
Have you sorted out your life insurance (if you need life cover) and income protection?
NO
Consider whether you have adequate life insurance etc
YES
Are you contributing to a personal or employer's pension scheme?
NO
Check pension arrangements carefully (seek advice if unsure)
YES
How long are you saving for?
Five years or less
More than five years
Which risk profile best describes you?
I DON'T WANT TO TAKE ANY RISK WITH THE VALUE OF MY INVESTMENTS
1
As well as cash Isas, consider National Savings, gilts held to maturity and with-profit bonds
I DON'T MIND THE VALUE OF MY INVESTMENTS FLUCTUATING
2
In addition to (1), consider UK unit trusts and investment trusts. Use up your stocks and shares Isa allowance first
I AM AN EXPERIENCED INVESTOR. I CAN TAKE RISKS TO ACHIEVE BETTER LONG-TERM GROWTH
3
As well as (1) and (2), consider investing in international unit and investment trusts and individual UK shares
Warning: If you have a mini cash Isa you cannot put more than £3,000 in a stocks and shares Isa in the same tax year



Your investment strategy

If you've sorted out your basic finances and have money to save, you can look at riskier, more adventurous investments

Because of short-term fluctuations in the stock market, and the charges you usually have to pay, you shouldn't invest if you think you'll need the money within the next five years. Instead, stick with savings accounts (including cash Isas).

HOW MUCH RISK?

Generally the more risk you're prepared to take, the greater your potential returns. Over the long term, the stock market has tended to outperform nearly every other form of saving and investment.

The spectrum of risk is shown in the diagram below. Lowest risk are National Savings products – these are backed by the government, and so they are even safer than bank and building society savings accounts. But National Savings rates are generally lower than the best savings accounts (see *Savings monitor, Which?*, October 2000, p56).

> **Aim to have a range of savings, from cash deposits to shares**

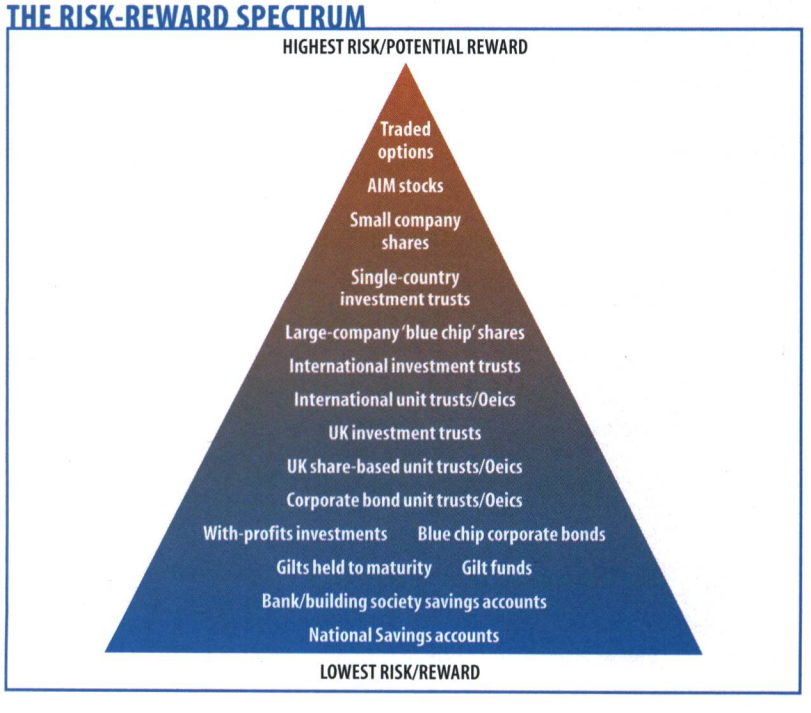
The highest-risk products shown are traded options. These are, effectively, bets on the movements in different markets, and are only for the experienced investor. For most people, their highest-risk investment will be in shares in large UK companies.

Where you want to be on the risk-reward spectrum is a question of personal preference and circumstance, but don't forget that you can – and probably should – aim to have a range of savings, from cash deposits to shares in individual companies.

And if you're really not sure where to put your savings, then seek professional advice from an independent financial adviser. If you can, agree a fee for the advice as this removes the temptation for the adviser to recommend products simply because they pay a high commission.

Below we outline a number of the most common investments to consider if you're investing money that you don't need in the short term – such as surplus income or a windfall – for growth.

THE RISK-REWARD SPECTRUM



With-profits investments

These are lower-risk investments with life insurance companies. Unlike other stock-market investments, there are no sudden ups and downs in the value of your investment. Instead, each year the life company declares a bonus – a percentage of the value of your investments – and this is added to your fund and cannot be taken away.

However, the returns on with-profits investments are generally less than on unit trusts or shares, and they're subject to tax, so are not suitable for non-taxpayers. The charges can also be complex. For more information on with-profits bonds, see *Rich pickings, Which?*, April 2000, p46.

Unit trusts

With unit trusts (and Oeics) – as with investment trusts and with-profits investments – your money is pooled with that of many other investors. This reduces risk compared with, say, buying individual company shares, because the investment manager can spread the risk by investing in lots of different shares, property and so on. But there is still a risk that the value of your investment will fall.

Unit trusts and Oeics investing in gilts (British government stock) and corporate bonds (loans to companies) are lower risk, whereas unit trusts in the main UK equity sectors are seen as medium risk.

Unit trusts and Oeics also give you the opportunity to invest in overseas markets, although this increases the risk; not only do you have the risk that the stock market you've invested in may fall sharply, but the exchange rate may also change, causing your fund value to drop.

Investment trusts

Investment trusts are similar to unit trusts and Oeics. However, they are slightly more complex and can be more risky. This is partly because the price of investment trusts – shares traded on the stock market – can fluctuate independently of the value of the assets the trust holds. In fact most are currently trading at less than the value of their assets.

Some investment trusts – known as split-capital trusts – have a fixed life span. They are split into two or more types of share, usually one which receives all

the income from the trust, while another type of share receives all the capital growth.

Zero-dividend preference shares in split capital trusts don't pay an income, as the name suggests, but pay out a pre-determined sum on maturity, providing the investment trust has the assets to pay out.

They can therefore be a good way to invest your money if you need a sum at a specific time in the future, and are often a low-risk investment because they are paid out in preference to other shares in the trust. However, because of their complexity, it's usually a good idea to seek professional advice before choosing them.

Stocks and shares Isas

An Isa is not a separate type of investment but a wrapper that allows you to invest in the stock market and receive your income and gains free of tax. However, there are strict limits on how much you can invest through an Isa in each tax year (£7,000 in a maxi Isa, for example). Most unit trusts and investment trusts are available in an Isa – at no extra charge – so it makes sense to use your Isa allowance if you've decided to invest in one of these.

Shares

Many people are tempted by the excitement of buying and selling shares and tales of people doubling or tripling their money, especially with recent technology stocks. But trying to pick shares that will soar in value is a risky way to make money. It's easier if you have a knowledge of the company or companies you're investing in. The lowest-risk shares tend to be in large, well-established companies such as those in the FTSE 100 index of the largest UK firms, while newer companies such as those in the Alternative Investment Market (AIM) are higher risk.

You could take advice from a stockbroker, but he or she will charge you for this, and may want to manage a portfolio of shares for you. Generally you need at least £20,000 – often considerably more – to start down this route.

Whether you take advice from a stockbroker or not, you generally need upwards of £10,000 to balance your risk by investing in a number of companies – say at least ten. Investing small amounts in shares – say only a few hundred pounds – is often uneconomic because of minimum dealing fees. For example, if you buy £250 worth of shares in a company, you have to pay 0.5 per cent stamp duty, and dealing fees of around £15 both when you buy and when you sell. So the shares would have to rise in value by 12.5 per cent before you could recover your costs.

You can also invest in individual shares through an Isa. Most stockbrokers offer 'self-select' Isas, where you choose which companies' shares you hold. The shares have to be held in a nominee account, which means the stockbroker holds the shares on your behalf and processes dividends and so on, and usually makes a periodic management charge, typically 0.5 to 1 per cent a year. If you want to use a nominee anyway, then a self-select Isa makes sense. But beware – the charges may outweigh the tax that can be reclaimed on any dividends. For example, if your Isa is worth £3,000 and the annual dividend was £108 after tax (based on a typical gross yield of 4 per cent), then the tax reclaimed would be only £12, cancelled by a management charge of just 0.5 per cent, or £15.

WHICH? FINANCIAL ADVICE

For more detailed information on subjects covered here, see the following reports:

Isas *Puzzled by Isas?, Which?* August 1999, p44

Life insurance *Life support, Which?*, November 2000, p38

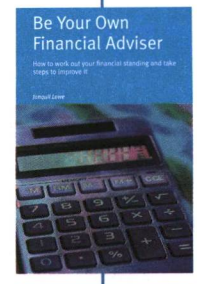
Income protection *Protection money, Which?*, September 1999, p50

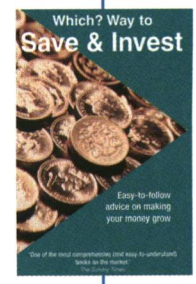
National Savings *Savings monitor, Which?*, October 2000, p56

With-profits investments *Rich pickings, Which?* April 2000, p46

Stakeholder pensions Reports planned for *Which?* March 2001 and July 2001.

For advice on all kinds of investments, consult *Which? Way to Save & Invest* (£14.99); or, for a full financial makeover, consult *Be Your Own Financial Adviser* (£9.99). To order your copies call **0800 252100** and quote code **SAI01 WB0101** for *Which? Way to Save & Invest* and **FINAD WB0101** for *Be Your Own Financial Adviser.*





Supermarkets
how they stack up

When it comes to quality and value for money, two supermarkets leave the others standing in the aisles

If, like most people, you tend to shop at the nearest supermarket – whatever chain it is – the results of our survey may make you think again. We asked members what they thought were the best and worst aspects of the supermarket they use most often. Then we asked them to rank different aspects of their supermarket on a scale from very good to very poor. The main results are presented in these tables.

VALUE FOR MONEY

Low prices and good value for money were the things that members shopping at Asda liked most about their store. Indeed, when we went on to ask them about the value for money of seven different types of food, they gave their store more 'very good' ratings than shoppers of any other store. High prices are the worst part of shopping at Waitrose, according to the shoppers in our survey. But overall, they still rated the store highly for value for money – it was beaten only by Asda on this measure. At the other end of the scale, Safeway came bottom in most categories for value for money.

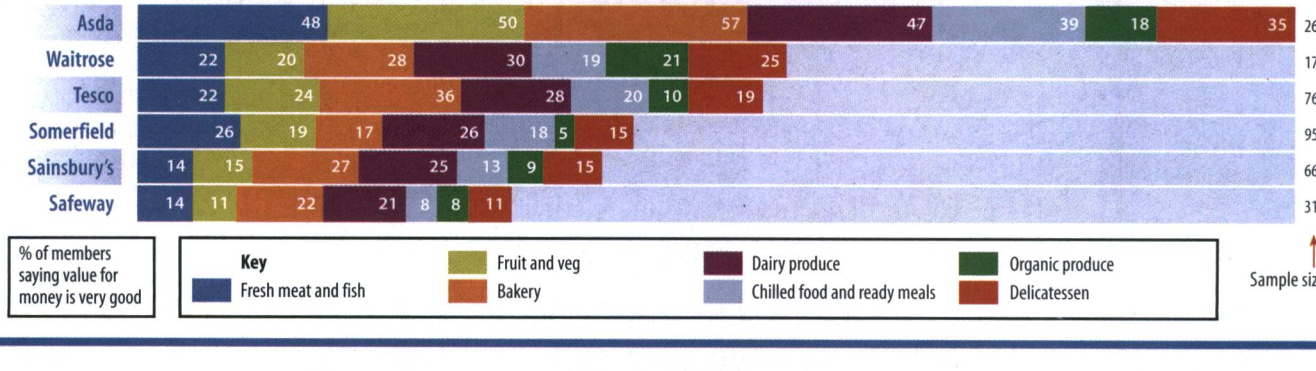
RANGE AND QUALITY OF PRODUCE

The thing that Waitrose shoppers said they liked most about the store was the quality and freshness of its food. Indeed, Waitrose got more 'very good' ratings than the other stores for its range and quality of produce for nearly all the types of food we asked about. If you don't have a Waitrose nearby, Asda, Sainsbury's and Tesco all did reasonably well. Somerfield, however, came bottom for both these measures.

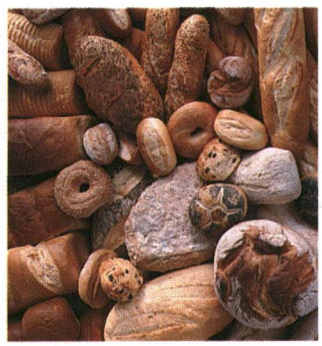
STORE WARS RESULTS

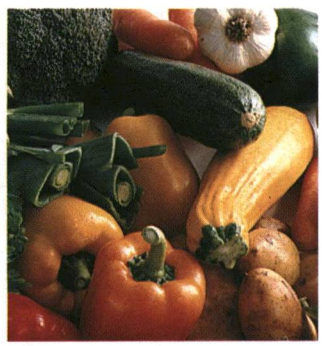
If you want low prices and value for money, Asda is the place to go, as long as you don't mind the queues. If it's quality and choice you're after, you can't beat Waitrose, if you've got one nearby, and you're less likely to wait long at the checkout. Tesco and Sainsbury's are on a par, but Tesco is rated more highly for value for money, and Sainsbury's gets more votes for its quality and range of produce. Safeway and Somerfield, however, were rated poorly on most counts by their shoppers. When we asked them what they liked best about their supermarket, they said convenience of location was the key thing. Time spent queuing at the checkout was the thing that annoyed shoppers most at all the stores except for Waitrose, and poor stock levels was equally disliked by Somerfield shoppers.

1 VALUE FOR MONEY


Asda 48 50 57 47 39 18 35 265
Waitrose 22 20 28 30 19 21 25 177
Tesco 22 24 36 28 20 10 19 768
Somerfield 26 19 17 26 18 5 15 95
Sainsbury's 14 15 27 25 13 9 15 664
Safeway 14 11 22 21 8 8 11 313
% of members saying value for money is very good
Key
Fresh meat and fish
Fruit and veg
Bakery
Dairy produce
Chilled food and ready meals
Organic produce
Delicatessen
Sample size

PHOTOGRAPHY TONY STONE, ANTHONY BLAKE PHOTO LIBRARY





Our survey

In July last year, we sent 6,000 questionnaires to a random selection of *Which?* members. We asked questions of those who do most of their shopping at Asda, Sainsbury's, Safeway, Somerfield, Tesco or Waitrose (the first five are the biggest supermarkets, but we included Waitrose as it came top in our previous survey– *Supermarket sweep*, *Which?*, July 1997, p8). We used 2,570 responses in our analysis. Thanks to all those who took part.

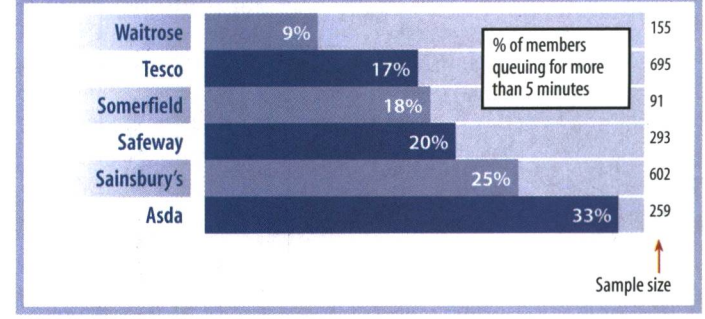
Notes for tables 1,2 and 3

Members were asked to think about the produce sold in different sections of their supermarket in terms of its range and quality, and its value for money. We asked them to rate each section as either very good, fairly good, quite poor, or very poor. To create the league tables, we used the percentage of customers who rated their supermarket as very good for each of the sections.

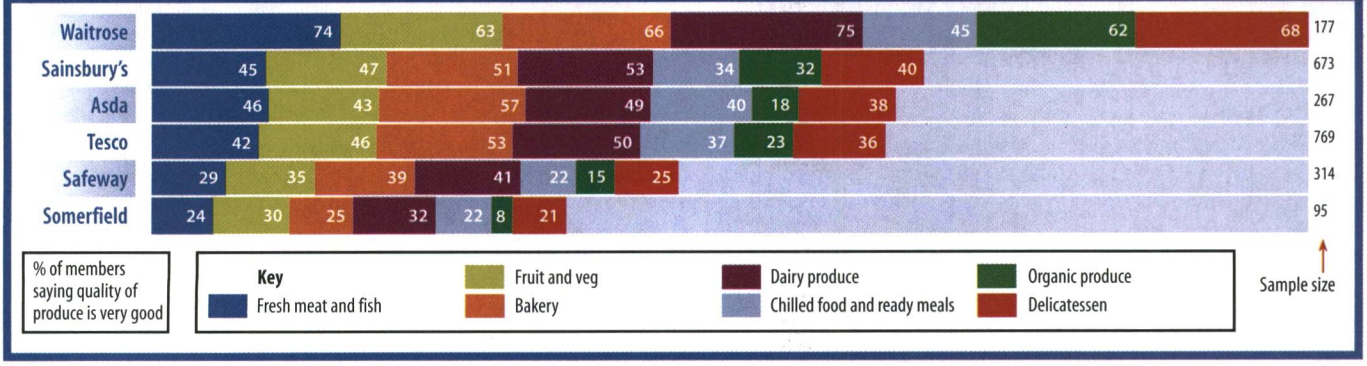
Notes for table 4

2,095 of the members in our survey also timed how long they had to wait in the queue on their next trip to their usual supermarket. The biggest difference was between Asda and Waitrose – 33 per cent of Asda shoppers had to wait more than five minutes, while only 9 per cent of Waitrose shoppers had to wait this long.

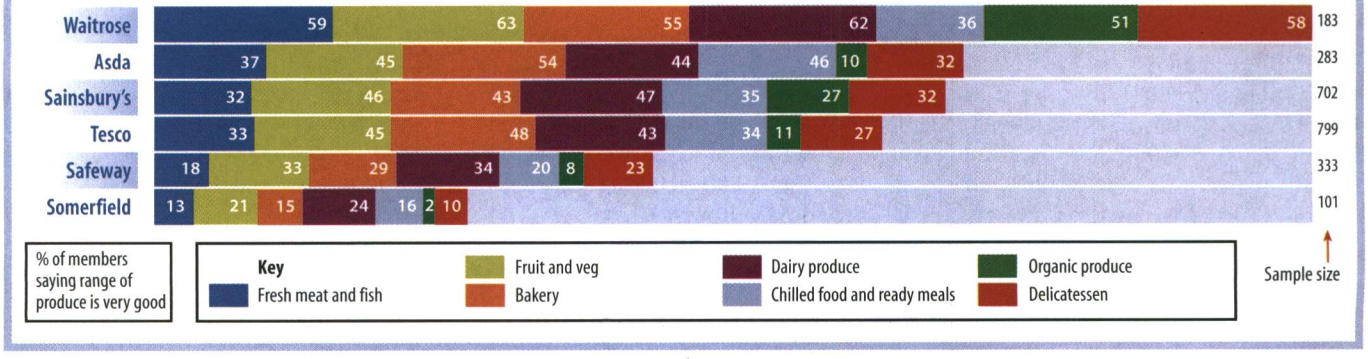
4 TIME SPENT QUEUING



2 QUALITY OF PRODUCE

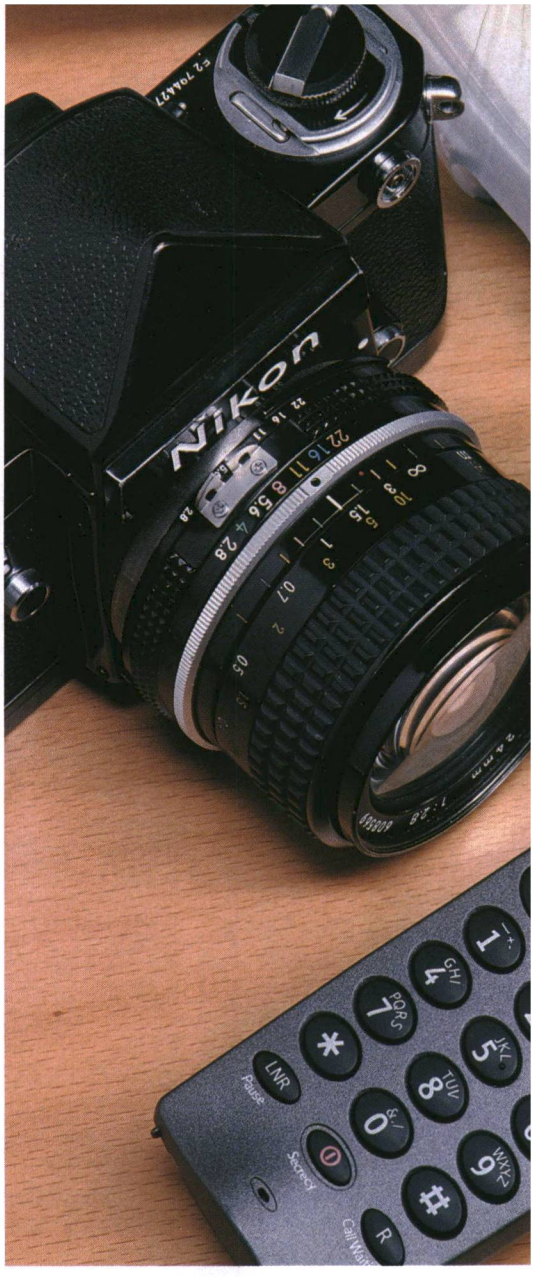

Waitrose 74 63 66 75 45 62 68 177
Sainsbury's 45 47 51 53 34 32 40 673
Asda 46 43 57 49 40 18 38 267
Tesco 42 46 53 50 37 23 36 769
Safeway 29 35 39 41 22 15 25 314
Somerfield 24 30 25 32 22 8 21 95
% of members saying quality of produce is very good
Key
Fresh meat and fish
Fruit and veg
Bakery
Dairy produce
Chilled food and ready meals
Organic produce
Delicatessen
Sample size

3 RANGE OF PRODUCE


Waitrose 59 63 55 62 36 51 58 183
Asda 37 45 54 44 46 10 32 283
Sainsbury's 32 46 43 47 35 27 32 702
Tesco 33 45 48 43 34 11 27 799
Safeway 18 33 29 34 20 8 23 333
Somerfield 13 21 15 24 16 2 10 101
% of members saying range of produce is very good
Key
Fresh meat and fish
Fruit and veg
Bakery
Dairy produce
Chilled food and ready meals
Organic produce
Delicatessen
Sample size

stay in touch

You don't have to be tethered to your phone sockets – with a cordless phone you're free to roam



Do you have to compete with the kids' TV when using the phone? Or perch on the bottom of the stairs while having a natter? A cordless phone will free you up and allow you to make and take calls all around your home and garden.

We tested 15 new phones – six analogue and nine digital – and found you can get roaming for less than it would cost to have a new phone socket installed.

ANALOGUE IMPROVEMENTS

The first cordless phones all used analogue technology, which had a few drawbacks. First, there was no privacy, so people could listen in to your conversations – usually accidentally – if they lived close to you and had the same sort of phone. They were also prone to interference, especially at the limits of their range. The base stations had a long telescopic aerial, cables to the phone socket and mains socket, and a long aerial wire hanging out the back.

The latest analogue phones – all those we've tested over the last couple of years – use new radio frequencies set aside exclusively for their use. These aren't so congested and are less prone to interference, and it's now more difficult for someone to listen in to your conversations. And the newer phones no longer have the long aerial wire hanging out of the base station.

DIGITAL PHONES

Digital European Cordless Telecommunications (DECT) phones have many more features, and are typically smaller and lighter than analogue. They have 120 channels, rather than the analogue phones' eight, so are less likely to suffer from interference. Digital links are inherently more secure and are difficult to eavesdrop on.

Some DECT phones resemble mobile phones and have incorporated some of their features, too. They generally have a display that shows what number you've dialled and some can store scores of names and numbers. The handsets have a tiny external aerial, or an internal one.

Where DECT phones really differ from analogue phones is in their ability to be built up into a mini network. 'Internal' calls can be made between the handsets, and external calls can be transferred from one handset to another.

Virtual extensions

With DECT phones you can add up to five more handsets without installing any new wiring (an extra handset for the BT Synergy, for example, costs £60). If you already have a DECT base station and a handset, you can buy a new handset and register it with the existing base station, following the manufacturers' instructions. The extra handset doesn't have to be the same make as the original, as long as they're both Generic Access Protocol (GAP) compatible. The new handset can then be used to make and take calls wherever you want, without the need for it to be connected to a new telephone socket. Few analogue phones can support multiple handsets on one base station. (Of those we looked at, only the BT Quartet 2010 could work with more than one handset.)

Digital drawbacks

As well as being more than twice the price of most analogue phones, the number of options on DECT phones can make them complicated to set up. Also, they're often supplied with overlong and unwieldy instruction manuals. Hearing-aid users will find DECT phones useless, as their digital circuitry causes interference.

RANGE IN THE HOME

Outside, with no obstructions, DECT phones can work at a range of over 250m from the base station. Analogue phones typically manage 70m to 140m. But we also test the phones in a range of more realistic conditions in and around houses, where the DECT phones don't always have so much of an advantage.

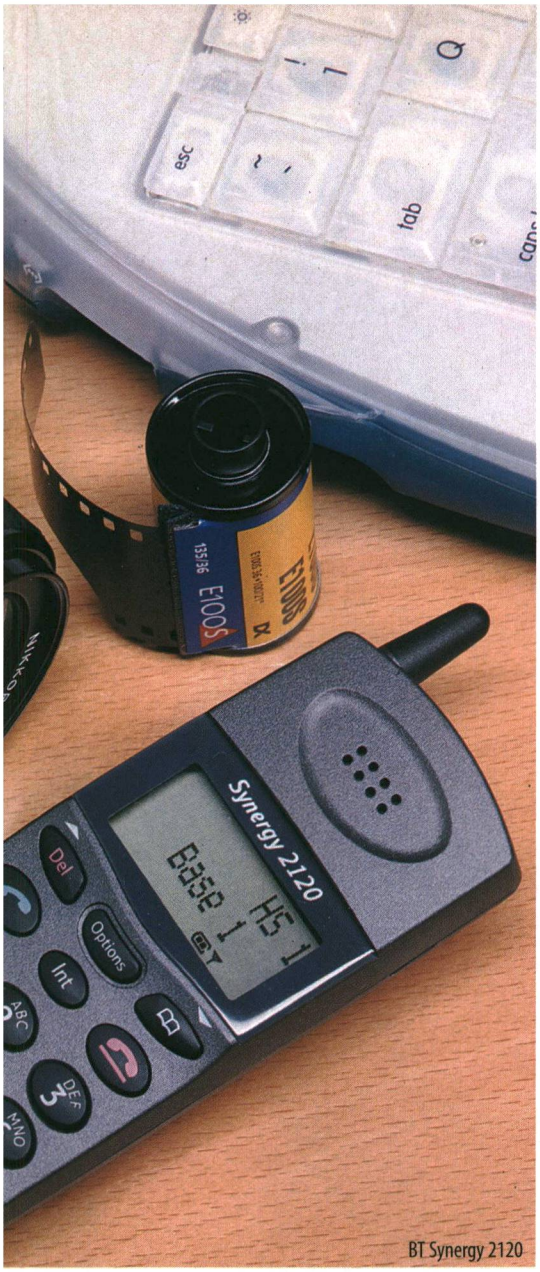
All the phones we've looked at should work anywhere in a medium-sized house, and around its garden, but you may need to experiment with the position of the base station for the maximum range. If you have a large house or garden, choose from phones with the better range ratings.

BATTERY LIFE

All the handsets are powered by rechargeable batteries – the charger is usually incorporated into the base station. We tested battery life by making a 30-minute call – all calls drain the battery more quickly – and then leaving the handset off the charger for the remainder of 72 hours.

Batteries in all the phones lasted a couple of days at least before needing to be recharged. Many will last a lot longer. So you don't need to put the phone on the charger each night – two or three times a week is usually enough.

PHOTOGRAPHY NICK WRIGHT



BT Synergy 2120

Emergency use

Cordless phones can't work if the handset batteries run down or fail, and the base station won't work (on models we tested) if you have a power cut. So make sure you've also got a corded phone available in case you need to call emergency services.

SOUND QUALITY

Speech on cordless phones doesn't sound quite as good as on ordinary phones. We wouldn't expect any problems with communication, but callers may be able to tell that you're on a cordless phone.

RELIABILITY

Our research shows that around one in ten cordless phones breaks down before it's six years old. In our last survey (*Champion brands, Which?*, July 2000, p34) analogue phones were slightly less reliable than digital ones, but this may be because they tended to be older than the digital models. Of the digital models, BT/Siemens, Siemens and Samsung were significantly less reliable than average. There was little to choose between analogue phones.

BEST BUY

All our Best Buys have good range and battery life, and are easy to use.

ANALOGUE

Choose an analogue phone if price is an important factor, you want a simple, easy-to-use phone, and don't expect to add extra handsets later. They're also your only option if you wear a hearing aid, as digital phones cause interference. There's little to choose between the **BT Freestyle 70** and the **Panasonic KX-TC1005EC**, both **£30.** Both phones are simple, with few extra features. They have a pager function to help you find the handset, and their base stations can be wall-mounted. The BT is widely available, and the Panasonic is stocked by Dixons and John Lewis stores.

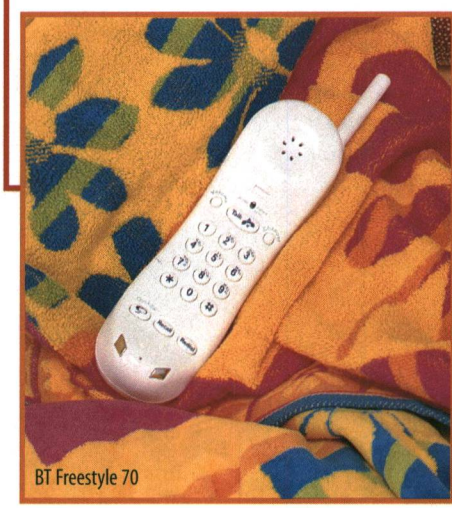
DIGITAL

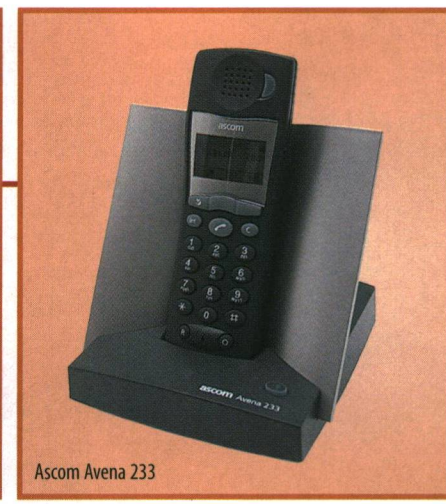
Choose a DECT phone if you want to guarantee privacy, or if you want to add extra handsets later. If you already have a DECT phone, you may be able to add any we've tested to your existing base station. However, check that you can return a product that doesn't work with your base station – not all DECT phones are fully compatible. One of the cheapest DECT phones we tested performed well. The **vtech Mirage A100 £60** outperformed some more expensive models for range and battery life and was easier to use. It has most of the standard features, including an electronic address book, but no pager function, and you can mount its base station on a wall. Available in Argos and Dixons.

The **BT Synergy 2120 £80** can store 20 phone numbers, has an electronic address book and displays dialled numbers. Its base station can support up to five handsets and it has a hands-free dialling feature. It's stocked by BT phone shops, Comet and Dixons.

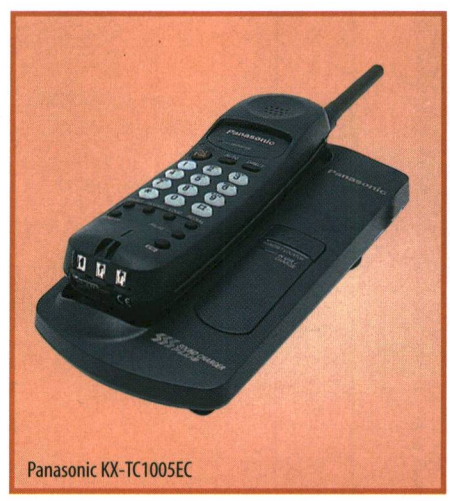
Although not the most expensive DECT phone on test, the **Ascom Avena 233 £90** had more features than most. If you think you'd appreciate its distinctive styling and range of options – including voice recognition and the ability to record a unique personal ringer – then this may be for you. Its basic performance was among the best, too. It's stocked by BT phone shops and Dixons.

Most BT and Panasonic cordless phones have had average reliability records in our surveys (we have no information on Ascom and vtech).

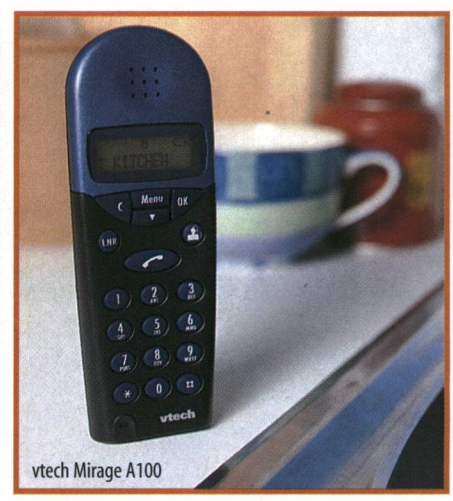

BT Freestyle 70



Ascom Avena 233



Panasonic KX-TC1005EC



vtech Mirage A100

UNUSUAL FEATURES

The latest digital cordless phones incorporate many new features, including some borrowed from mobile phones.

Voice recognition

You can make the Ascom Avena 233 dial some telephone numbers automatically, simply by talking to it. You first record yourself speaking up to ten names, storing telephone numbers for each one. Then, when you want to call one of them, you press a button on the phone and repeat one of the pre-recorded names into the handset. The phone then dials the number.

After some false starts, we made the phone do what it promised. You do need to use it in a quiet environment, and talk deliberately to ensure the phone recognises you (it's only intended to recognise the user's voice). It's an amusing feature but we can't see any real need for it in the home.

Missed calls list

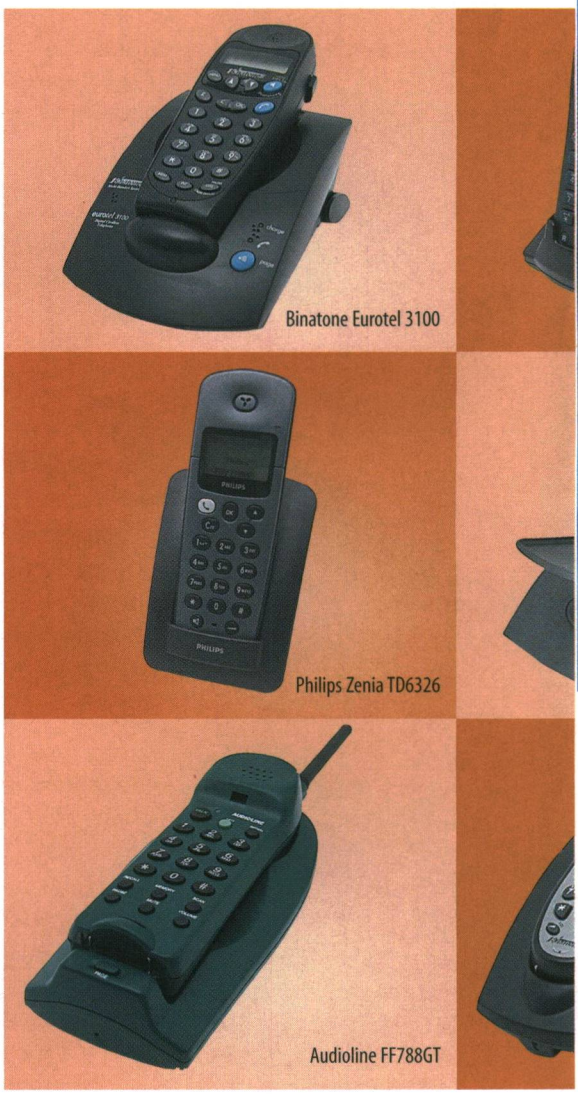
All the DECT phones, except the BT Synergy 2120, can show you the number of the person calling you, as long as you subscribe to your phone company's 'Caller Line Identification' service. If the calls go unanswered, all but the Philips Onis TD6311 also create a list of the calls you missed – including the name if it's one you've programmed into the memory. You can use this like a simple answering machine.

Room monitor

Five of the DECT phones – the two from Philips, the two from BT and the Ascom – can be used to listen in to a room, like a baby monitor. You'll need to buy a second handset to make use of the feature (you leave one handset in the room you want to listen in on).

Emergency number calling

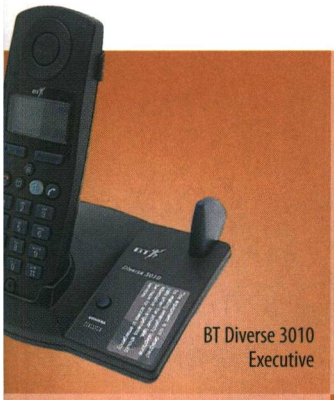
Three of the phones – the Ascom, Binatone and BT Synergy – can be set to dial an emergency contact number when any key is pressed. You might use this so that a babysitter could call you on your mobile while you're out. This could be useful in some circumstances, but it also stops any other numbers being dialled, so the user would be unable to call emergency services should they be needed.

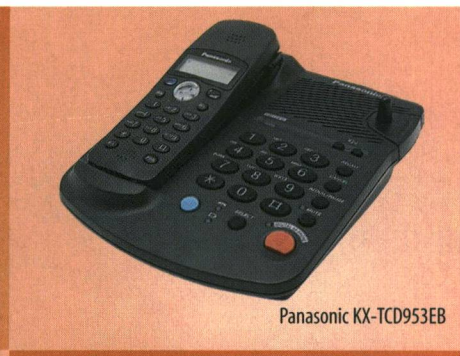


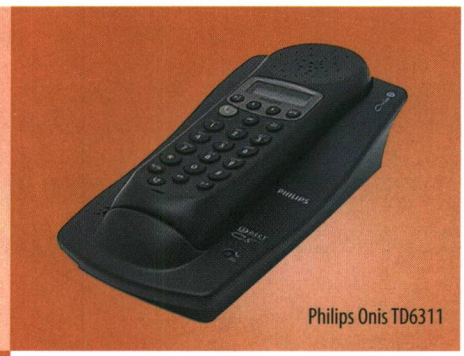
Cordless phones

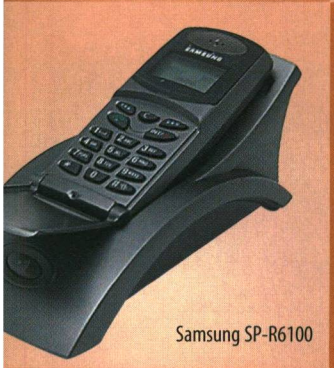
	Specification			Features – handset		
	Price (£) 1▷	Weight of handset (g) 2▷	Colour(s) available	Numbers can store 3▷	Address book	Displays dialled number 4▷
Digital phones						
Ascom Avena 233	90	137	Grey	150 (10)	✓	✓
Binatone Eurotel 3100	59	135	Dark grey	40 (0)	✓	✓
BT Diverse 3010 Executive	80	172	Dark blue	100 (0)	✓	✓
BT Synergy 2120	80	120	Dark grey	20 (0)	✓	✓
Panasonic KX-TCD953EB	100	148	Charcoal black	20 (0)		✓
Philips Onis TD6311	90	167	Black, blue	40 (1)	✓	✓
Philips Zenia TD6326	150	107	Black	100 (0)[1]	✓	✓
Samsung SP-R6100	130	95	Gold, silver	61 (9)	✓	✓
vtech Mirage A100	60	167	Blue/black, blue, green, orange, purple	20 (0)	✓	✓
Analogue phones						
Answercall CT100	20	180	Black, blue, white	10 (0)		
Audioline FF788GT	24	180	Blue, green, white, yellow	9 (0)		
Binatone Icarus 8	25	141	Black/silver, ice blue, navy blue, silver, white	10 (0)		
BT Freestyle 70	30	230	Black, blue, silver, white	10 (0)		
BT Quartet 2010	50	231	Metallic grey	20 (0)	✓	✓
Panasonic KX-TC1005EC	30	223	Blue	10 (1)		

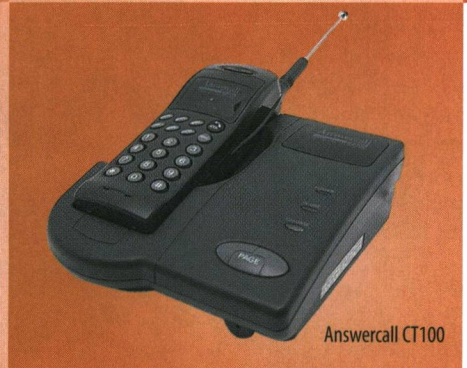
1 Base station stores a further 100 numbers and has seven one-touch memories

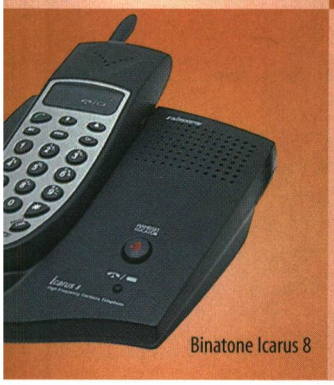

BT Diverse 3010 Executive

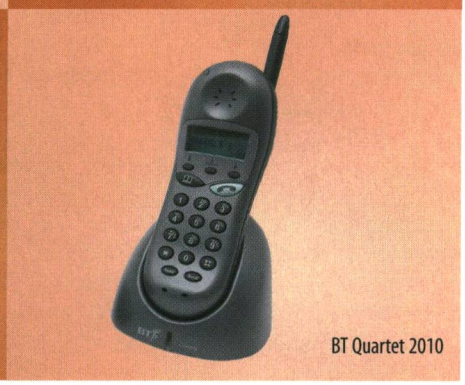

Panasonic KX-TCD953EB


Philips Onis TD6311


Samsung SP-R6100


Answercall CT100


Binatone Icarus 8


BT Quartet 2010

		Features – base station						Performance						
Mute key 5▷	Call duration timer 6▷	On-hook dialling 7▷	Full intercom 8▷	Can 'page' handset from base 9▷	Ringer in base station 10▷	Maximum number of handsets 11▷	Can be wall mounted	Range 12▷	Loudness when listening 13▷	Listening/talking sound quality 14▷	Ringer loudness 15▷	Battery life 16▷	Ease of use 17▷	Total test score (%)
✓	✓	✓		✓	✓	6		☆	IIII	○	★	★	○	77
✓	✓	✓		✓	✓	5		☆	IIII	○	☆	○	○	67
✓	✓	✓		✓	✓	6		☆	IIII	○	★	★	◒	74
✓	✓	✓		✓	✓	5		☆	IIII	○	★	★	○	73
✓	✓	✓	✓		✓	6		○	IIII	○	★	☆	○	73
	✓		✓		✓	6		☆	II	○	★	★	○	64
	✓	✓	✓		✓	6	✓	☆	IIII	○	★	★	○	75
	✓			✓		6		○	IIII	○	○	☆	○	67
✓					✓	6	✓	☆	IIII	○	★	★	☆	75
✓				✓		1	✓	☆	IIII	○	○	★	○	64
✓				✓	✓	1	✓	○	IIII	○	★	★	○	65
✓				✓	✓	1	✓	○	IIII	○	☆	★	○	65
				✓		1	✓	☆	IIII	○	★	★	☆	70
✓	✓				✓	4	✓	○	IIII	○	★	★	◒	67
				✓		1	✓	☆	IIII	○	★	★	☆	70

NOTES
Models highlighted in **red** are shown in the Best Buy Guide on p33.

Specification

1 This is the price you can expect to pay in shops.

2 The weight of the handset. Analogue phones tend to be slightly heavier and bulkier than digital ones.

Handset

3 All the phones can store commonly used numbers, which you can then dial by pressing one or two buttons. We show the total number of phone numbers the handset can store, followed by the number of one-touch memories in brackets. Those with an address book can also store names alongside the numbers, to help you search for and recall the right one. This is particularly useful when you have lots of different numbers stored.

4 This allows you to see the number you've dialled, for confirmation.

5 Pressing this button cuts off the microphone so that you can talk to someone at your end without the person on the other end of the line hearing.

6 This feature gives an indication of how long the current call has lasted. This could be particularly useful if you're making an expensive international or premium-rate call.

Base station

7 Allows you to dial a number, and hear the ringing tone, with the handset still on the base station. When the other end answers, you can then pick up the handset and start talking.

8 Enables someone at the base station to have a two-way conversation with the person carrying the handset.

9 Pressing a button on the base station makes the handset ring. This can be used to help find a mislaid handset, or to send a signal to someone carrying the handset who is out of earshot – in the garden, say.

10 Tells you that there's an incoming call even if the handset isn't nearby – or if its batteries are flat.

11 The total number of handsets that can be used with one base station.

Performance

12 Our range ratings come from tests done in different conditions.

13 The more **III**s, the louder the maximum handset volume. Phones with a **II** rating may be too quiet for some people.

14 This takes account of the earpiece and mouthpiece sound quality. Our users found many phones sounded slightly muffled, distant or hissy.

15 A measure of the handset's ringer volume. All were loud enough to be heard in all but the noisiest environments, but some could be uncomfortably loud if you were picking it up as it started to ring.

16 Based on a 72-hour test, with a 30-minute call made on the first day. If working normally at the end of the test the phone is rated ★. Those that don't make the end of the test are downrated.

17 A rating that summarises how easy the phone is to set up, how easy it is to dial out using the keypad and memory, and the comfort of the handset. DECT phones can be complicated due to the number of options they offer, and some have huge instruction manuals.

Durability
We dropped each of the handsets ten times on to a wooden surface, and simulated an electrical surge on the phone line. All survived with no discernible damage.

KEY
★ ☆ ○ ◒ ●
best ⟷ worst

TOTAL TEST SCORE
This score ignores price and is based on:

Range	19%
Sound quality	28%
Ringer loudness	9%
Battery life	14%
Ease of use	15%
Handset and base station features	15%

PENNIES FROM

Offshore savings accounts seem to be shrouded in mystery, but there isn't anything special about them. We explode the myths

Technology, in particular the internet, is creating a new era of banking without borders. Instead of comparing deals in the high street, you can set your sights worldwide. But offshore banking still has an image of globetrotting millionaires reaping their tax-free harvest. Before joining the global revolution, you need to dispel the following four myths.

MYTH 1: OFFSHORE MEANS TAX-FREE

Unfortunately, if you're a UK resident you can't normally avoid being taxed on your savings. Generally, interest from a UK bank account is paid with tax at the savings rate (20 per cent in 2000-1) already deducted. Interest from an offshore savings account is often credited gross – in other words, without any tax deducted. But, if you're a UK citizen, and you live here, you must declare the interest on your annual tax return and pay any UK income tax due.

Depending on where your offshore account is based, it's possible that you may have to pay overseas tax, too. However, more than 100 double taxation agreements between the UK and other countries limit the likelihood of this happening.

Some countries – often dubbed 'tax havens' – levy no tax on non-residents' accounts. These include the Channel Islands and the Isle of Man, which are both popular with UK savers. Although interest from such offshore accounts is not normally tax-free for UK citizens, there can be a substantial delay between earning the interest and having to pay tax on it – up to 20 months if interest is paid once a year at, say, the end of April.

This can be a useful tax-planning point and lets you earn a small amount of extra interest on the deferred tax. For example, for every £10,000 invested at a gross rate of 7 per cent a year, being able to defer the tax could earn a basic-rate taxpayer an extra £24 over five years.

Tax evasion

You might be tempted not to declare your offshore interest, but evading this tax is illegal. If you were caught by the Inland Revenue, you'd have to pay the tax with interest and penalties.

Governments around the world have become increasingly worried about this type of tax evasion. Although the scale of the problem is unknown, global banking, the internet and the increasing use of electronic money mean the possibilities for evasion are increasing dramatically. Governments have been looking at two ways to tackle the problem:

- introducing 'withholding taxes' so that interest is credited or paid out only after some tax has been deducted (which can be reclaimed by non-taxpayers)
- reducing bank secrecy by requiring banks to tell tax authorities more about their account holders' affairs.

European Union (EU) member states have recently agreed to promote a reduction in bank secrecy. But, for the system to work, offshore centres that are not part of the EU, such as Switzerland, the Channel Islands and the Isle of Man, will have to agree to abide by the same rules. It's not clear that they will all do this. And it's likely to take years before any measures are implemented.

Expats and inpats

Offshore savings won't be taxed if you're a UK citizen who works abroad or lives overseas for at least a full tax year, and meets certain other rules.

MYTH 1
Offshore means tax-free

ILLUSTRATION PAUL BOSTON

If you're a foreign national working or living in the UK (an 'inpat') for 183 days or more in a tax year, you'll have to pay tax on your UK income, but offshore income is free of UK taxes, provided you don't bring it into the UK.

Who benefits from an offshore account?

UK taxpayers You can defer tax due on your interest.

UK non-taxpayers You can register to receive interest gross from a UK account, but interest from an offshore account is often automatically paid gross anyway.

UK residents who make frequent trips abroad If you visit relatives or have a holiday home, it could be convenient to have easy access to a bank account in the country you visit.

UK residents who run a business and frequently trade overseas A foreign currency account might save time and currency conversion charges.

Expats/inpats An offshore account could save you tax.

MYTH 2: OFFSHORE MEANS BETTER RETURNS

The table, opposite, shows a selection of the best returns available from offshore accounts. If you compare these with the UK-based accounts in *Savings monitor* on p56, you'll see that UK accounts often have better interest rates unless you qualify for tax-free offshore returns.

We've picked out only the Best Buy sterling accounts. However, offshore accounts

HOW TO INVEST OFFSHORE

Most UK banks and many building societies have an offshore arm. To find out more about these, and to get application forms, contact a UK branch or visit its web site. You should send application forms directly to the offshore branch. You will need to provide proof of your identity and address by supplying, for example, a certified copy of your passport or driving licence, and recent fuel bills or bank statements.

Usually your first and subsequent deposits can be made by posting a cheque or arranging an electronic transfer from another account.

HAVEN?

MYTH 2
Offshore means better returns

MYTH 3
You need to be a millionaire

MYTH 4
There's no redress

also come in dollars, euros and other currencies. But bear in mind that you could lose out if you convert your savings back to sterling after the exchange rate has fallen.

MYTH 3: YOU NEED TO BE A MILLIONAIRE

Some offshore accounts accept a minimum investment as low as £1. But because charges for offshore accounts are often high – £25 for making a withdrawal, for example – small account balances are often uneconomic.

MYTH 4: THERE'S NO REDRESS

In the past, saving offshore often meant risking your money where there was little or no investor protection. Nowadays, some offshore centres have high standards of regulation, often based on the UK system. For example, a recent report for the UK government rated highly the regulatory systems in the Channel Islands and the Isle of Man. The key areas to check out are:

- are there controls on who can set up a bank and how it's run?
- is there a formal, independent consumer complaints system which is easy to use, and preferably free?
- is there a compensation scheme to provide redress if the bank goes bust?

Be particularly careful if you open an internet current or savings account. It may not be immediately clear where the bank is based, but that will determine the level of protection you get.

Offshore accounts

	Features					Interest rate (%)		
	Notice period (days)	Minimum deposit (£)	Minimum balance (£)	Minimum withdrawal (£)	Limit on number of withdrawals	Balance of £1,000	Balance of £10,000	Balance of £25,000
Notice accounts								
Alliance & Leicester International Anniversary Deposit	30	10,000	10,000		Up to 25% access in first 12 months		6.40	6.55
Britannia International Rate Tracker Plus	30	10,000	10,000		One penalty-free withdrawal up to 10 per cent of balance		6.50	6.50
Derbyshire (IOM) 90 Day Notice	90	2,500	1,000	100		5.55	5.95	6.10
Derbyshire (IOM) Bonus Product	60	2,500	1,000	100	10% bonus on interest earned if no withdrawals	5.30	5.70	5.80
Irish Nationwide (IOM) International 90 Day	90	10,000	1		One withdrawal a year[1]	5.50	6.00	6.40
Nationwide International Overseas 180 Day	180	1	1[2]		One withdrawal a year[3]	4.40	5.90	6.10
Sun Bank Offshore Flexible 120 Day	120	5,000	5,000	1,000			6.70	6.70
Instant/easy access accounts								
Bradford & Bingley International Sterling Base Rate Tracker		10,000	10,000	500	Five withdrawals a year[4]	0.25	6.00	6.25
Cheshire Guernsey Offshore Access		10,000	10,000	1,000			5.85	5.95
Derbyshire (IOM) Base Rate Tracker		2,500	1,000	100		6.25	6.25	6.25
Derbyshire (IOM) Instant Access		2,500	1,000	100		5.10	5.80	5.90
Skipton Guernsey UK Access		10,000	10,000	500			5.90	5.95
Sun Bank Offshore Easy Access		5,000	5,000	1,000	One penalty-free withdrawal per quarter		5.85	5.95

1 If you withdraw more than £5,000, you lose 90 days' interest 2 £1,000 if interest paid monthly 3 If you withdraw more than £10,000, you lose 180 days' interest
4 If you withdraw more often, you lose five days' interest

Rates correct at 24 November 2000

Exercising choice

This is it. 2001 and the leaner, fitter you. In common with around 5 per cent of the UK population, you have decided to join a fitness centre

You may be looking to lose some weight or to stay at a healthy weight through regular exercise. You may feel that toning your muscles will make you more attractive or give you more energy. Or, if you feel under stress, you may want to work out in a gym to relax. Regular exercise may help you cut down on alcohol, reduce the risk of heart disease and high blood pressure, improve your sleep patterns and bone density. And, by exercising with others, you are more likely to keep up your programme, as well as enjoy it more.

WHAT ARE THE CHOICES?

The main choice is between joining a private club and going along to your local authority leisure centre.

Private centres may be more plush or offer more of a club atmosphere, but the quality and price of what is on offer can vary widely between different centres, so don't automatically assume that private means posh and expensive.

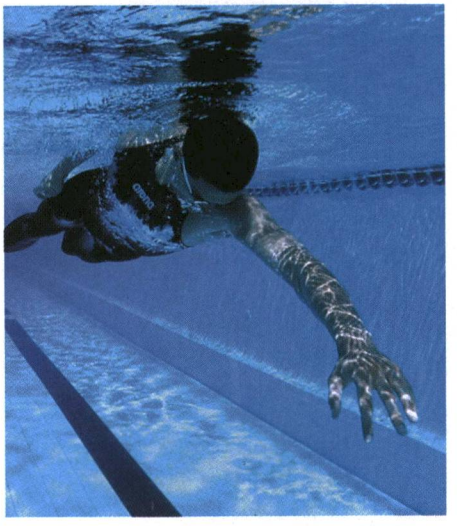
Over a third of private clubs belong to one of the big chains, such as Cannons or David Lloyd. These usually aim to sell a standard 'product', though they may vary from one club to another, depending on the type of demand. For example, a city centre club may be geared towards business people coming in at lunch times, while a suburban club may cater for family needs.

If you prefer to exercise on a 'pay-as-you-go' basis, start by investigating your local authority leisure centre. If it has the facilities you want, and is not too crowded at the times you would use it, this may be the right choice for you. Where there is a joining fee it will probably be much lower than at private clubs, so you could try it for a while and see whether it suits your needs.

Three-quarters of local authority fitness centres are managed by the authority itself, while the remainder are contracted out to private management companies, such as Harpers. This usually means that you pay for membership of the gym and classes, while other facilities at the leisure centre are open to everyone.

WHAT SHOULD I LOOK FOR?

A well-equipped gym will have exercise equipment for all levels of user, including exercise cycles, treadmills and rowing machines. There should be a range of machines designed to exercise all the main muscle groups, with a selection of weights. Look for a good stretch area, plenty of space between the equipment and clear instructions showing how to use each machine. For safety reasons, it is essential that each user is instructed in how to use the equipment before being left unsupervised. You should also be asked about any risk factors (such as high blood pressure, diabetes, etc) before starting any exercise programme. There should be a water dispenser to encourage you to drink regularly, and facilities to monitor your heart rate. Most gyms provide music or TV entertainment; some offer personalised headsets so you can choose your own channel.



'Check the pool water: it should be sparklingly clear'

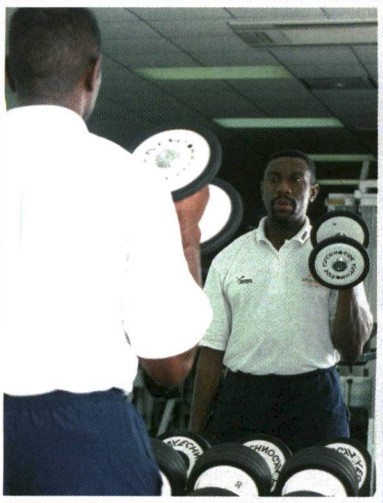
Aerobics classes should cater for all levels, especially beginners. Instructors should check before the class begins that it is appropriate for all the participants. Anyone new to the class or in any discomfort should be given individual advice. Each class should include a warm-up, exercise and cool-down phase. The room should have a sprung wooden floor (or similar) to prevent injuries and there should be a handy water source. Most exercise rooms have mirrored walls so you can monitor your actions and posture.

Swimming pools must display clear depth markings and safety regulations, and have life-saving equipment readily available. Ideally, there should be a lifeguard on duty whenever the pool is open; if none is available there should be a clear notice. The water should be sparklingly clear and there should be signs encouraging users to shower before swimming. Most pools will specify lanes for different speeds of swimmers to avoid congestion. There may be a separate pool for children or an area roped off for their use.

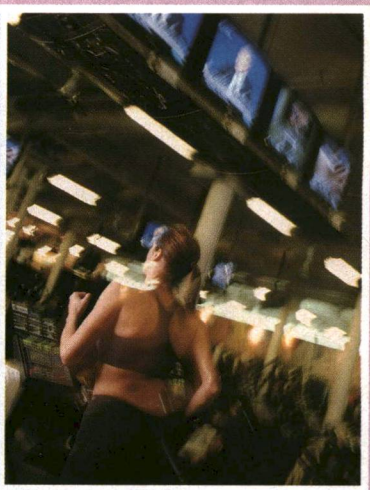
EXPERT INSTRUCTION

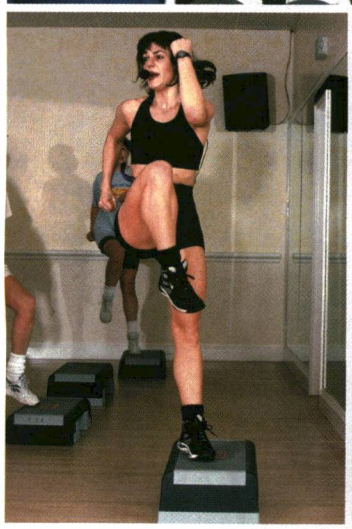
No matter how good the facilities, if the instruction is poor you could run the risk of injury. A good fitness centre should display details of the staff and their qualifications; if not, ask. Every new member should have an initial assessment to check there are no health risks from particular activities. This may include checking your blood pressure, heart rate and body fat percentage. You should ideally discuss your needs with an instructor and agree a fitness programme, which will be monitored regularly, with targets to keep you motivated. Without this structure you are more likely to drop out.

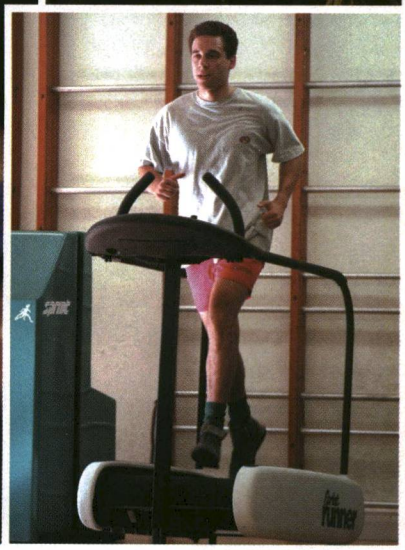
PHOTOGRAPHY JOHN TRENHOLM, MEALEY PHOTOGRAPHY, ACTION PLUS



Whatever your personal goal there is an activity that can help you achieve it, such as aerobics, weights or a work out using cardio-vascular equipment







CONVENIENCE

You need to choose a fitness centre which you can get to easily, otherwise you are more likely to give up. Consider how far you are prepared to travel, and how you will get there. Does the centre have plenty of free parking, or is it near public transport? Plan how you would fit visits into your schedule: would you go at weekends, for example, or on the way home from work? If you have young children, is there a crèche? And do classes run at times that suit you?

FEEL-GOOD FACTORS

As well as facilities and safety, there are personal factors which make you feel better about one place than another. Here are a few to consider.

Staff attitudes Staff should be friendly and helpful, enthusiastic about their work and interested in you. Do you get prompt service at reception and when you phone?

Crowding and queues There should be enough space and facilities for all members even at peak times. There should be clear instructions to guide you around the building and tell you what's going on.

Cleanliness and hygiene All areas should be spotlessly clean and tidy but check out the changing areas and showers in particular. Equipment in the gym should be cleaned at least daily.

Relaxing environment The decor, lighting and music should make you feel welcome and comfortable. Is there a café or bar that you will want to spend time and socialise in? Will you feel at ease with the other users?

Those little extras Do you have to bring your own towels or are these provided? Is there an extra charge for this? Are there hairdriers in the changing rooms, free toiletries or other membership benefits? Do you get free guest passes so you can bring friends?

Other sports Some centres offer racket sports such as tennis, squash and badminton. These will cost more, but may be an important facility for you.

WHAT WILL IT COST?

The joining fee This is a one-off payment, usually between £30 and £300 per person. It may cover such things as administration

HOW THE CHARGES WORK OUT

The table shows the range of individual joining fees and monthly charges for five major chains of private clubs. It also shows the typical price range for a swim, a gym session and an exercise class at local authority centres. Privately managed local authority centres may charge a joining fee, usually much lower than private clubs. Some local authority centres offer a 'centre membership' or monthly rate, usually less than £40 a month, which gives a discount on prices per session.

The fees	Joining fee (£)	Monthly fee (£)	Swimming (£)	Gym (£)	Exercise class (£)
Cannons	75 to 295	39 to 66	included	included	included
David Lloyd	250 to 450	49 to 66	included	included	included
Fitness First	100	21 to 39	no pools	included	included
Holmes Place	100 to 450	30 to 100	included	included	included
L.A Fitness	95 to 245	39 to 45	included	included	included
Local authority	varies[1]	varies[1]	2.00 to 3.00	3.00 to 5.00	2.70 to 4.50

1 Where charged

and induction, though some clubs give you 'free' goodies on joining, such as a heart-rate monitor. Most local authority centres have lower joining fees than the private clubs, and many have none at all.

The monthly fee Most centres charge a monthly fee of between £20 and £80, which entitles you to use all the basic facilities. But do check the small print; many clubs insist on a minimum membership of 12 months and impose penalty charges if you opt out any earlier.

The pay-as-you-go option If you are not sure that you will go often enough to justify a membership fee, you could choose a local authority centre where you pay per session. See 'How the charges work out' on p39.

DOING THE SUMS

When looking at club prices it's helpful to work out what the total cost per week would be (including the joining fee in the first year), then divide by the number of times you will make use of the facilities in a typical week.

For example, if a club costs £120 to join, plus £40 a month, it will cost £120 + (12 x £40), which is £600 for the year. Divide this by 45, allowing seven weeks for holidays and illness, and you get a weekly cost of around £13 a week. For that money you could do an exercise class, use the gym and go for a swim each week in a typical local authority leisure centre where you pay for each activity separately.

HOW TO CUT THE COST

Go off-peak if you can Peak times are usually evenings and weekends. If you can go outside these times you could save up to a third of the cost of peak-time membership.

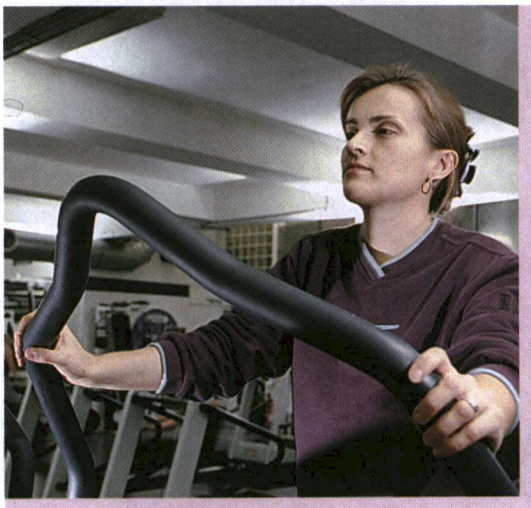
Consider an annual membership Some clubs offer a discount if you pay an annual fee in advance, which can be a good deal if you are sure you will stick it out.

Join with your partner Membership for couples usually costs less than two single memberships, so join at the same time and you could save money.

Look for special offers Our volunteers were offered a variety of special deals at the fitness centres they visited, such as half-price joining fees, two for the price of one, and in one case, '£13 off because it's Friday the 13th.' But don't be too impressed by the first 'bargain' you are offered; take time to check the facilities and the contract before you sign up.

PUTTING THEM THROUGH THEIR PACES

We asked four volunteers to check out a sample of fitness centres to see how well they met their needs. Opposite, we tell you how they got on.



SINGLE, ON A BUDGET

Julie Hunter, 27, works in central London, but commutes from Woodford, in east London. She would like to join a gym that she can use on the way to work.

Julie told us: 'I'm looking for somewhere with a gym, exercise classes and a pool, perhaps with some extra luxuries such as a sauna, free towels or a steam room. Cost is a big issue – I couldn't afford high monthly fees or a huge joining fee. And I don't have a car so I need somewhere that's accessible by public transport. It's important to have a friendly atmosphere too.'

Julie looked at three centres between work and home:

- Cannons Health Club, Bloomsbury, London
- L.A Fitness, St Pauls, London
- Millennium Fitness Centre at Leyton Leisure Lagoon, east London (local authority).

Gym, classes, a pool and some luxuries? All three centres had these facilities. L.A Fitness had the widest range of classes but the smallest pool. The local authority pool was big, but as a leisure pool, it catered more for families with children. For Julie the sauna, steam room and jacuzzi at L.A Fitness came out on top.

Not too pricey? Cannons was the most expensive, especially as Julie could not go at off-peak times. The Millennium Fitness Centre was cheapest (no joining fee and just £29.95 per month). L.A Fitness was offering a half-price joining fee of £75; the monthly fee was £47.

Public transport? The local authority centre was nearest to Julie's home but is a bus journey and walk from the tube. L.A Fitness is close to the tube.

Friendly atmosphere? Julie found Cannons impersonal and felt very out of place. L.A Fitness and the local authority centre had friendly staff and a wide range of users.

Julie's verdict

'I would choose L.A Fitness in St Pauls. It is slightly over my budget but it has a really friendly atmosphere and all the facilities I want, plus a sauna, steam room and jacuzzi. The Millennium Fitness Centre was cheaper and well equipped, but it was quite a trek on the bus. Cannons was far too pretentious for me, even though it was very spacious and luxurious.'

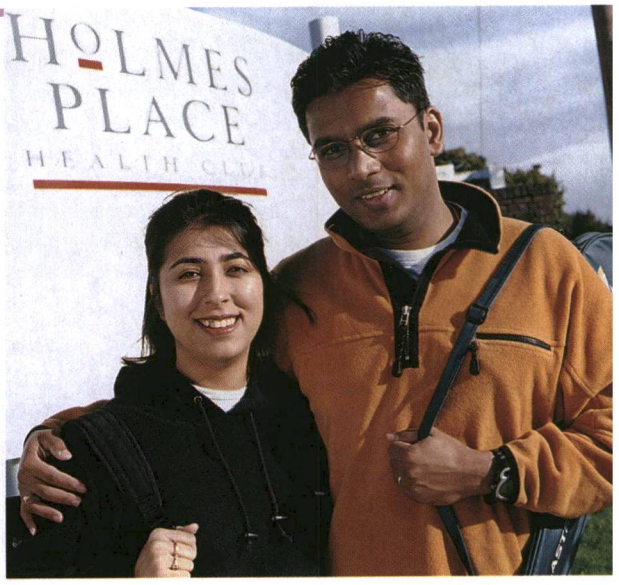
A WORKING COUPLE

Samta and Sarjan Panar live in Edgware, north London. They want a fitness centre near their home to use in the evenings and at weekends.

Samta told us: 'We are looking for a well-equipped gym with access to TV and music channels to entertain us while we work out. Sarjan wants a weights room too. I'd like a good-sized swimming pool, with spotlessly clean changing rooms and showers; a sauna and steam room would be a bonus. We would drive to the centre so it needs to have its own free parking. We would pay up to £55 a month each for a good fitness centre, but I'd rather not pay a fortune for a joining fee.'

Samta visited four fitness centres:

- L.A Fitness, Golders Green, London
- Holmes Place, Elstree, Hertfordshire
- Harpers Gym at the Harrow Leisure Centre, Wealdstone, Middlesex (local authority)
- Fitness First, Kingsbury, London.



A well-equipped gym? All the centres had a good range of machines, though L.A Fitness had three small gyms which Samta thought could get crowded at busy times. All provided a range of TV and music channels. Harpers and L.A Fitness had a separate weights area.

Good-sized pool? Fitness First had no pool, and those at L.A Fitness and Holmes Place were on the small side. The pool at the Harrow Leisure Centre was a good size but it was busy at the weekend and it was the only one without a sauna and steam room.

Spotless changing rooms? The private clubs had immaculate changing rooms and showers; Samta was less impressed with the cleanliness of those at the Harrow

SOMETHING FOR ALL THE FAMILY

Eddy Tosney and his wife live in Bletchley, Buckinghamshire. They have four children between ten and 17, so they want a family membership which doesn't cost a fortune.

Eddy told us: 'I'm looking for a gym where I can get a good all-round workout using a circuit of machines and weights, followed by a swim to cool down and relax. My wife Gail wants to do some aerobics and 17-year-old Helen is keen on 'jazzercise' type classes. The two youngest children are mainly interested in swimming. Apart from the facilities, I'd like somewhere with easy parking, not too crowded, and with a welcoming atmosphere.'

Eddy visited three fitness centres in his area:

- David Lloyd, Milton Keynes
- Harpers Gym at the Bletchley Leisure Centre, Buckinghamshire (local authority)
- Dragons Health Club, Bedford.

A well-equipped gym? All three gyms had a good range of equipment; Eddy thought the one at David Lloyd was the most spacious and well laid out.

Family-orientated pool? The pool at the Bletchley Leisure Centre was the largest and most family-orientated, but it is open to the public and gets very busy at weekends.

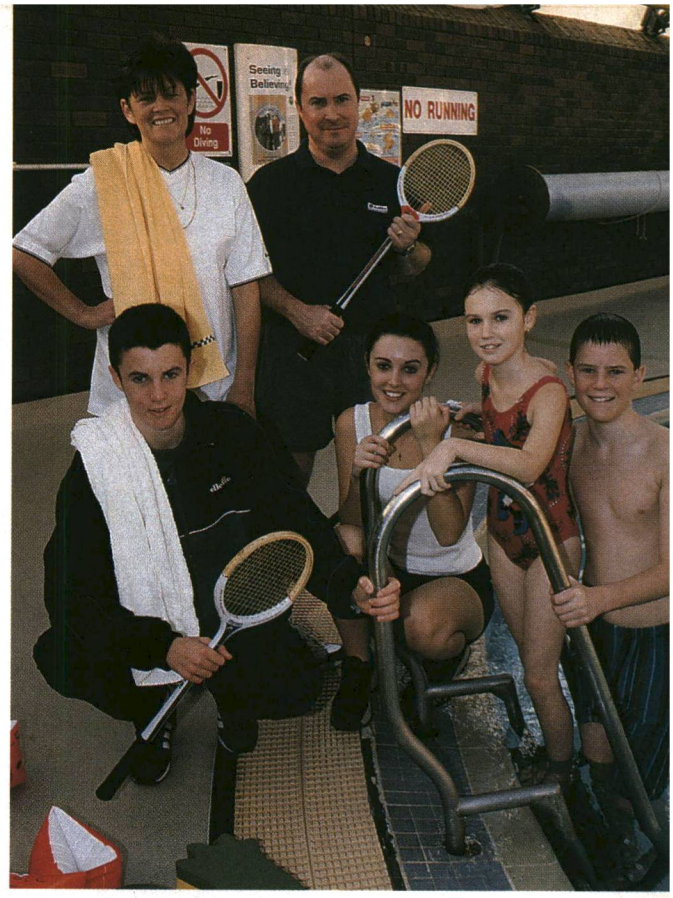
Good range of classes? Each centre offered a wide range of classes designed to tone all areas of the body. Gail would have plenty of choice for aerobics, though David Lloyd was the only centre to offer specific dance classes.

Not too crowded? David Lloyd was busy when Eddy visited on a Saturday afternoon, but there is plenty of space and equipment. The gyms at Harpers and Dragons were very quiet (on Sunday afternoon).

Parking available? All offer free parking, but the Dragons car park is small. Harpers has a large car park which is used by all visitors to the leisure centre.

Relaxing atmosphere? Eddy thought David Lloyd felt professional but not very personal. Harpers is part of the local leisure centre and felt more like a municipal facility, with cooking smells in the entrance hall. Dragons is in a converted house so felt cosy and intimate.

Family membership? None of the three offers an inclusive family membership since the range of activities available to children is limited. David Lloyd was the most expensive; a couple would pay £400 joining fee (excluding racket sports), plus £84 per month for the two of them. The children would cost £17 a month each, making a total of £152 a month. Harpers is cheapest at £75 joining fee for a couple, plus £56 a month; children pay £10 a month but are not allowed to use the gym, so it's cheaper to pay £1.05 for a swim each time they come.



Eddy's verdict

'All three centres would cater for our needs, but David Lloyd felt too big and impersonal and was far too pricey for me. Dragons was small and friendly but quite a distance from home and could be a nightmare for parking. I would plump for Harpers; it is the best value of the three, and has lots of facilities on site that you can pay for separately if you want.'

Leisure Centre, and the men's and women's areas were not totally separate.

Free parking? The Harrow Leisure Centre was the only one to offer unlimited free parking. L.A Fitness is on the high street and had no parking of its own; Holmes Place has its own car park but charges during working hours; Fitness First offers two hours' free parking.

Cost? At £195 per person, Holmes Place and L.A Fitness have the highest joining fees of the four (though L.A Fitness was running a promotion of £70 per person); the others were between £50 and £100. Monthly fees range from £29 (off-peak at Fitness First) to £52 (peak at Holmes Place). As a couple, Samta and Sarjan could benefit from various discounts; Harpers charges £75 joining fee for two people, compared with £50 for one, while Holmes Place offered to charge Samta and Sarjan just one joining fee between them.

Samta's verdict

'Of the four centres I saw, my first choice would be Holmes Place in Elstree. It has all the facilities we want (though its pool is smallish), changing rooms are good, and there is a nice ambience with a luxurious lounge to relax with your friends. The main drawback is the joining fee, which is very high.'

KEEPING FIT OVER 50

Tony Morris, 53, lives in Ormskirk, Lancashire. He wants to maintain his fitness by going to a gym one or two evenings a week.

Tony told us: 'I want a gym that's not too regimented – I'm put off by layouts where all you see is rows of equipment. Good clean showers are essential, and changing rooms need to be secure for personal belongings. I like background music and a relaxed atmosphere, with a café or bar so you can meet up with others. I'll be driving, so I will want free, off-street parking.'

Tony checked out three centres:

- Fitness First, Aintree, Liverpool
- Cannons Health Club, Liverpool
- Park Pool, Ormskirk (local authority).

Well-equipped, imaginative gym? All had a gym with a good range of machines, but Tony thought the one at Cannons was particularly, spacious and well laid out.

Clean, secure changing rooms? All the changing rooms were clean and well equipped, with lockers. Park Pool and Cannons provided an additional ID card and swipe card for members.

Free, off-street parking? Park Pool charged, the others were free.

Appealing café or bar? Tony particularly liked the informal café area at Fitness First, which offered free soft drinks. The bar at Cannons was spacious and relaxing, but Tony thought it overpriced.

Tony's verdict

'I liked the facilities at Fitness First but did not find the staff very helpful. Park Pool appealed to me more, partly because it was closest to home. But Cannons was my favourite, with a cosmopolitan feel and I liked the organised jog circuits for different abilities.'

A deep-fat fryer doesn't have to mean chips with everything

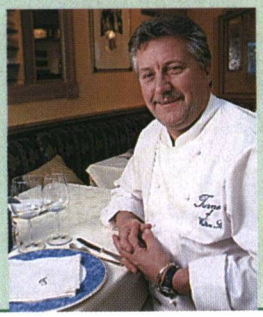
FRYING TONIGHT

Most deep-fat fryers only ever cook traditional British fare, such as fish and chips. But you needn't be limited to such straightforward comfort foods. You could try more exotic offerings, such as Middle Eastern falafels, Thai fish cakes, Japanese tempura, or deep-fried chicken US-style. If you have your own vegetable plot, you can even cook stuffed courgette flowers when in season.

A TOP CHEF'S VIEW OF DEEP FRYING

We asked Brian Turner, owner of Turner's Restaurant in London, and a celebrity chef from BBC TV's *Ready Steady Cook*, to give us some tips on deep frying.

Brian suggested some imaginative recipes, including tempura (a Japanese dish of fish and vegetables coated in a special batter), and Spanish custard or Leche Frita, which is set custard coated in breadcrumbs, flavoured with cinnamon, then deep-fried. His personal favourite is tempura of scallops.



He also advised against some recipes. Frying truffles would be a waste of a good, and expensive, ingredient. And recipes involving ice cream could explode if the ice cream gets exposed to the oil.

Brian's advice is to use corn or vegetable oils – olive oil is too strongly flavoured for most recipes, so shouldn't be used. Also, keep the fryer and oil clean to prevent any spoiling of flavours, and turn off the fryer as soon as you've finished using it.

Choosing a deep-fat fryer over a chip pan makes sense. Not only is it cleaner to use, more versatile and less smelly, but it's safer, too. Chip pans still cause almost 12,000 fires a year in the UK, and a third of all fire-related injuries in the home.

FRYER FEATURES

Deep-fat fryers have become more sophisticated over the years to make them easier to use and clean. These are the main features to look for.

Temperature controls

One of the main advantages of a fryer compared with a simple pan on a hob is that it takes the guesswork (and some of the hazard) out of deep frying. You can set the temperature you want, and an indicator light tells you when it's reached. Most fryers have thermostats that can be set at between 150°C (suitable for delicate foods like mushrooms) and 190°C, which is best for chips.

Cleaning

Features that help you change the cooking oil and filters, and generally keep the fryer clean, are worth having. Many fryer owners we spoke to grumbled about these chores. Some models have removable bowls to help you when draining away the used oil. These can usually be put into a dishwasher. With others, you use a short drain hose to remove the oil.

PHOTOGRAPHY JAMES DUNCAN, JOHN TRENHOLM, ROBIN BECKHAM

Fryers generally have removable filters designed to cut down on frying smells. But we found they weren't particularly effective, so don't expect them to eliminate smells altogether. The cleanest-smelling fryer was the Moulinex Supremia Condensor. Instead of using a filter, it has a condenser system to remove the steam.

Size
Some fryers are almost the size of a small microwave, so it could be a problem finding room for one in a small kitchen. If you've got space, you could choose to leave it on the worktop all the time, but many people will need to find a home for it in a kitchen cupboard. Our summaries, overleaf, show the size when stored – you'll also need room above and around the fryer when it's being used.

Food capacity
There is a wide variation in capacities. We tested popular medium-sized models that range from 700g to 1,200g, or around three to five portions of chips. If you have a large family, you may need to eat in sittings unless you buy a larger fryer.

Viewing window
A viewing window is meant to let you to see how the food is cooking without having to open the lid. However, most models' windows tended to steam up too much to be of any use. One exception was the Moulinex Olea Plus, which has a rotating viewing window that can be easily cleared in use.

Cool wall
All the fryers on test had a cool-wall design, to make sure that the outer surfaces of the fryer are kept below a dangerous temperature.

External controls
Having a control on the outside to raise and lower the basket is useful because you can close the lid before lowering the food into hot oil. This is safer, as it prevents any spattering of hot oil, and helps limit the amount of steam that's produced.

TURNING UP THE HEAT
Each fryer went through a series of tests to assess the accuracy of its thermostat, how well it cooked food, and how easy it was to use and clean.

Thermostat accuracy
It's important that the oil gets hot enough. If it doesn't, you'll get soggy, oily food. We checked for accurate oil temperatures at three settings – 150°C, 170°C and 190°C. The Breville DF4 had a thermostat problem, and so didn't get hot enough.

Cooking food
To gauge how well each fryer cooked, we used fresh and frozen chips because they're good at showing up any variations in temperature or evenness of cooking.

If a fryer cooks chips well, it should give good results with other foods, too. We were looking for a consistent colour throughout the batch, with every chip crispy on the outside and fluffy inside. Some fryers overcooked some chips while undercooking others.

Ease of use
We rated the fryers for how easily they could be filled with oil and loaded with food. We then assessed the controls and the basket, and whether the food could be seen while cooking. When the oil had cooled down, we looked at several points that affect how easily they could be cleaned. We've picked out any particularly good and bad convenience points in our summaries.

OUT OF THE CHIP PAN ...
Sarah Garratt and her family borrowed our Kenwood DF350 deep-fat fryer for a week, to see whether it was an improvement over the chip pan she normally uses. Sarah did most of the cooking and the rest of her family helped taste the results.

She found the fryer quicker and more convenient than her chip pan, and thought it was safer, too. It seemed to produce slightly less smell than the chip pan, but despite being used under a large cooker extractor hood, the smell of chips still lingered.

All the family preferred chips that had been cooked in the fryer rather than the chip pan, because they were crispier. They also tried doughnuts and found them to be a big improvement over previous attempts in the pan.

Overall, if they needed to replace their chip pan, Sarah and her family would now be more likely to buy a fryer.

BEST BUY

Generally, we found that the more you pay, the better the deep-fat fryer. Expensive fryers tended to produce better-cooked food and have fewer convenience drawbacks. All three Best Buys should produce well-cooked food (however exotic the recipe) with less fuss and more consistency than a chip pan.

The **Moulinex Supremia Condensor AAS6P1** and **Tefal Visialis 627315**, both around **£80**, are top-of-the-range models which produce excellent results.

The Moulinex is a big fryer, though it can't cook as large a batch of food as some others. It's the only one on test with a condenser system, and we found this was fairly effective at reducing – but not eliminating – the chip-shop smells and steam you get while frying.

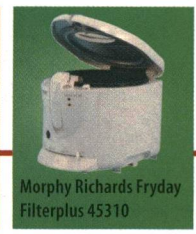
The Tefal is slightly smaller, and was the easiest to use of all the fryers we looked at. It was easy to keep clean, too. Both the Moulinex and Tefal are available in Comet, Dixons and Miller Brothers.

If you want to spend less than this on a fryer, the **Morphy Richards Fryday Filterplus 45310**, at **£40**, is a pretty cheap way to produce well-cooked food. It produced crisper, more evenly-fried food than some of the more expensive machines in our cooking tests.

It has some convenience drawbacks, though, including a temperature control that moves too freely, and a far-from-effective viewing window. It's available from Argos and Miller Brothers.

Moulinex Supremia Condensor AAS6P1

Tefal Visialis 627315



Morphy Richards Fryday Filterplus 45310

DEEP-FAT FRYERS ON TEST

BREVILLE GOURMET SAFETY SEAL DF4 £50

Capacity 1kg food; 2.5 litre oil
HxWxD 26x28x40cm

It's easy, and smooth, to lift and lower the basket using the integral handle. It also has an effective viewing window so you can keep an eye on the food, and a useful cord storage holder to secure the mains flex when it's not in use.

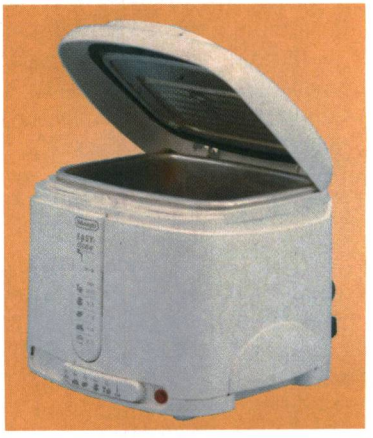
Replacing the oil is an easy job. The inner bowl can be removed (and cleaned in a dishwasher), and its pouring lip is handy for pouring away the oil. Also, the filter was the easiest one to remove and replace. However, the Breville has dirt traps on the main body and particularly around the lid and hinge area.

Two of the three samples on test didn't get hot enough, which could produce slightly soggy or oily food. We informed the maker, and Breville told us it has now changed the thermostat to improve its accuracy.

Evenness of cooking fresh food	○
Evenness of cooking frozen food	◒
Ease of use	○
Thermostat accuracy	●
Time to heat up	7 min
Time to cool down	3hr

Total test score 49%

DE'LONGHI EASY CLEAN SYSTEM F260 £33



Capacity 0.7kg food; 1.3 litre oil
HxWxD 23x26x25cm

This has a bright, easy-to-see temperature indicator but little else to recommend it.

The basket is fiddly to use, partly because its basic metal handle (which can get hot) is awkward to use and doesn't feel solid enough. There's no viewing window to allow you to see how the food is cooking, so you have to open the lid to check. Unfortunately, the lid's catch is fiddly and you risk a scald from steam as you open it. Also, the odour filter was difficult to change – you'll need to find a screwdriver before you can remove the panel that contains the filter.

It's difficult to keep this fryer clean because there are dirt traps around the controls, and the basket is very difficult to clean. However, emptying out the used oil is fairly easy using the built-in draining hose.

Evenness of cooking fresh food	◒
Evenness of cooking frozen food	◒
Ease of use	●
Thermostat accuracy	○
Time to heat up	6 min
Time to cool down	3hr

Total test score 45%

MORPHY RICHARDS FRYDAY FILTERPLUS 45310 £40

Capacity 1kg food; 1.9 litre oil
HxWxD 28x29x37cm

The Morphy Richards had an accurate thermostat and it produced good results. It was equal best at cooking fresh ingredients and was bettered by only the other, more expensive, Best Buys when cooking frozen foods.

However, a string of convenience niggles let it down. Its temperature control moved too freely and could be knocked off the intended setting by accident. It was also tricky to set accurately. Both the mains light and temperature light were difficult to see in normal daylight.

Disconcertingly, when you press the lid latch, the fryer tends to slip a little on some types of worktop. The viewing window is a reasonable size, but it steams up too easily to be of much use.

Dirt traps on the main housing and around the hinge and lid make the Morphy Richards fiddly to clean.

Evenness of cooking fresh food	☆
Evenness of cooking frozen food	☆
Ease of use	◒
Thermostat accuracy	☆
Time to heat up	6 min
Time to cool down	3hr 15min

Total test score 64%

MOULINEX OLEA PLUS ACP7P1 £59

Capacity 1.2kg food; 2.0 litre oil
HxWxD 26x28x44cm

The novel, rotating viewing window has an integrated wiper that lets you remove easily any condensation. This helped make Moulinex's window the most effective of the models we looked at. The basket has a comfortable and secure handle, but it's difficult to tell whether the basket is in its upper or lower position. It's also too easy to release the handle from the upper position, and lower the basket into the oil by accident.

The odour filter was difficult to get at behind its sliding cover and, although there's a removable bowl to help oil changes, it doesn't have a pouring lip, so was messy to use.

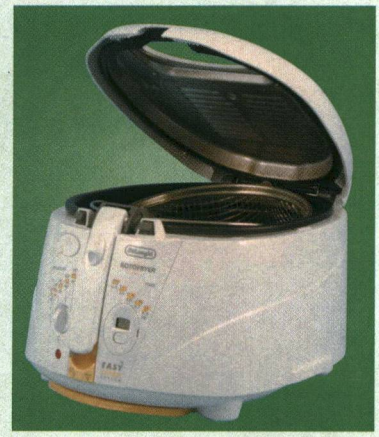
In addition to the odour filter, this fryer comes with a paper filter. This is meant to be placed in the basket when you fry foods that could leave bits in the oil – breaded fish, for example. We thought this was useful, though it was fiddly to fit in the basket.

Evenness of cooking fresh food	○
Evenness of cooking frozen food	☆
Ease of use	○
Thermostat accuracy	○
Time to heat up	8 min
Time to cool down	4hr 15min

Total test score 57%

DE'LONGHI ROTOFRYER F895 £80

Capacity 1kg food; 1.2 litre oil
HxWxD 24x31x37cm



In an attempt to cook food more evenly, the De'Longhi's basket rotates while cooking. However, it was no better than several other models without this feature.

The basket has a couple of niggling drawbacks. It's easy to touch the release button by accident, and drop the basket into the hot oil. And when the basket is in its upper position, some of the food is still in the oil, so you have to hold the basket out of the oil to drain food properly.

Its viewing window was of little use while cooking because it steamed up too easily. However, the lid opens effortlessly and closes positively. Emptying the oil was simple through the built-in drain hose. This fryer is difficult to clean, with several dirt traps.

Evenness of cooking fresh food	☆
Evenness of cooking frozen food	○
Ease of use	◒
Thermostat accuracy	☆
Time to heat up	5 min
Time to cool down	2hr 15min

Total test score 63%

KENWOOD DF350 £50

Capacity 0.8kg food; 1.8 litre oil
HxWxD 24x26x38cm

The basket has a fixed, pistol-grip style handle, which felt safe and secure in use. But the lid can be closed only when the basket is in place. This could be inconvenient if you want to re-heat the oil between batches, while you refill the basket.

The fryer tends to rock a little on its feet when you operate the lid catch. This isn't hazardous, but it can be disconcerting. It also has no viewing window, so you have to open the lid to check on the frying. There's no odour filter, either.

Changing the oil is easy because it has a removable bowl with a pouring lip. One of the Kenwood's most unusual features is that virtually the whole fryer can be dismantled and cleaned in a dishwasher.

When not being used, the mains flex can be stored neatly at the rear.

Evenness of cooking fresh food	○
Evenness of cooking frozen food	○
Ease of use	○
Thermostat accuracy	☆
Time to heat up	6 min
Time to cool down	2hr 30min

Total test score 65%

MOULINEX SUPREMIA CONDENSOR AAS6P1 £80

Capacity 0.8kg food; 2.2 litre oil
HxWxD 30x33x36cm

Instead of an odour filter, this model has a condenser system in the base, which is designed to remove steam and smells. It relies on two substantial ice packs that should be stored in a freezer between uses. The condenser seemed to reduce the odour you usually get when frying foods, such as chips.

You can raise and lower the basket while the lid is closed, using an external handle. The fryer produced some of the best chips, particularly from frozen. But the viewing window is too small and steams up easily. It's easy to change the oil.

Evenness of cooking fresh food	☆
Evenness of cooking frozen food	★
Ease of use	○
Thermostat accuracy	○
Time to heat up	7 min
Time to cool down	3hr 45min

Total test score 67%

TEFAL VISIALIS 627315 £79

Capacity 1kg food; 2.2 litre oil
HxWxD 27x29x39cm

This fryer was the easiest to use and it produced well-cooked food. When cooking frozen chips, you can press the 'boost' button to keep the oil as hot as possible, and when used, it gave excellent results. The handle that lifts and lowers the basket had a smooth action. It has a large window, but you can't see food cooking because it steams up too much.

It's easy to replace the oil, although the removable bowl doesn't have a pouring lip. The bowl can be safely cleaned in a dishwasher. The odour filter is easy to change, and there are few dirt traps on the housing, which makes it easy to keep clean.

Evenness of cooking fresh food	☆
Evenness of cooking frozen food	★
Ease of use	☆
Thermostat accuracy	○
Time to heat up	7 min
Time to cool down	3hr 30min

Total test score 71%

TOTAL TEST SCORE
This score ignores price, and is based on:

Evenness of cooking	30%	Time to heat up/cool down	10%
Ease of use	25%	Cooking time	10%
Thermostat accuracy	15%	Electricity consumption	10%

KEY
★ ☆ ○ ◒ ●
best — worst

Short-changed by your endow

More than five million endowments have a shortfall. If yours is one of them, is this just bad luck or were you badly advised?

There are 11 million endowment policies linked to mortgages in the UK. More than half are predicted to fail to do what they were sold to do – pay off people's mortgages. This is yet another depressing statistic to add to the financial services industry's dismal track record. Yet, despite the enormity of the problem, the regulator for financial services, the Financial Services Authority (FSA), won't conduct an industry review.

NO REVIEW – NO PROBLEM?

This doesn't mean there hasn't been mis-selling, or that you can't claim compensation if you were wrongly advised to take out an endowment mortgage. What it does mean is that the onus is on you to get your case reviewed, by making a complaint.

Read on to find out whether you have a valid complaint, how to put your complaint together and how much compensation you might receive if your complaint is upheld.

SWEET FSA

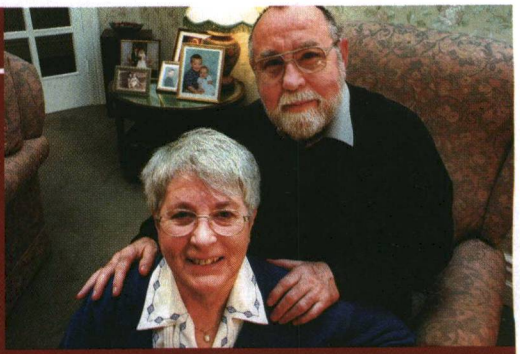
The FSA says there won't be an industry-wide review into endowment mis-selling like there was with personal pensions a few years ago. This decision is based on calculations it has done which show that, over the term of the mortgage, most people will fare at least as well with an endowment-backed loan as with a repayment one. But we think those calculations are flawed because of the way the FSA has dealt with endowment charges.

The bulk of charges on endowments are levied in the first few years. During this time, relatively little of your monthly premiums are invested, so investment growth tends to be slow or non-existent. This slow start affects the value of a policy throughout its life. However, the FSA's calculations don't take into account upfront charging. Instead, they assume that charges are spread evenly over the term of the policy. This overestimates the real value of people's endowments.

AGREEMENT ON COMPENSATION

While we agree that a review along the lines of the pension mis-selling one is not practical, we think the FSA is being too complacent and is not doing enough to identify those consumers most at risk. Having said that, the FSA does acknowledge that many people have been wrongly

NO ONE TO TURN TO



Terry and Barbara O'Neill were sold a 20-year endowment mortgage in March 1988 after a meeting with advisers from Scottish Life and from an IFA firm, PA & OM Wright & Partners. Terry was 50 and Barbara 49, so they questioned whether the 20-year term was suitable, as it meant the endowment and mortgage continued until Terry was 70. Terry says the Scottish Life adviser assured them the endowment would pay off the mortgage by the time Terry retired at 65.

Terry is now 64 and due to retire next year. Far from being able to pay off the mortgage early, as they were promised, the endowment has a shortfall. However, the O'Neills can't get compensation. Scottish Life says the IFA is responsible for the advice because Scottish Life paid it commission for selling the endowment. The Ombudsman agrees. But the advice was given a month before regulation came into effect and the IFA is no longer trading, so none of the existing redress schemes apply. See *Was the advice regulated?*, p48, for more on this.

PHOTOGRAPHY JOHN TRENHOLM, NORTH NEWS & PICTURES

ment?

sold endowment mortgages, and it has now issued guidance on how their loss should be calculated. This is by comparing the financial position they are in now with the position they would have been in had they taken out a repayment mortgage.

So, if you think an endowment mortgage was wrong for you, don't be put off complaining just because there won't be an industry-wide review. Even if you have surrendered your endowment policy, you can still complain if you think you were originally given bad advice. However, if you were advised to take out the endowment before April 1988, see 'Was the advice regulated?', overleaf.

WITH FRIENDS LIKE THESE ...

Just two years after taking out a Friends Provident endowment through an IFA, Lesley Ashworth has been told that it has a potential shortfall of £6,100. She currently pays £312 a month for her mortgage and endowment. If she switched to a repayment mortgage – which is guaranteed to pay off the loan at the end of the term – her monthly payment would be just a few pounds more at £319.

BAD ADVICE FROM LLOYDS

Sally Norman and Leslie Murphy were a bit luckier than the O'Neills (see opposite) because they were sold their endowment mortgage in August 1988 – just after regulation came in. They have good grounds for complaint because they say their Lloyds Bank manager, who recommended they take out the endowment, didn't explain the risks this involved. They also say he failed to assess their attitude to risk or discuss any other options open to them – such as a repayment mortgage.

We estimate that, if Sally and Leslie had taken out a repayment mortgage, they would now have repaid around £19,300 of their £72,000 mortgage. Instead, after paying in £14,500 over the last 12 years, their Eagle Star endowment is worth just £10,870 and has an estimated shortfall of £22,000.

Before contacting us, they had agreed to increase their endowment premiums by £75 a month, as suggested by Eagle Star. Sally and Leslie are now making a complaint to Lloyds/TSB about the advice they received in 1988.

SOME DOs AND DON'Ts IF YOU HAVE AN ENDOWMENT SHORTFALL

- Complain to the firm that sold you the endowment if you think you were wrongly advised to take out an endowment mortgage.
- **Look at all your options – such as converting part or all of your mortgage to a repayment, or funding the shortfall from a different type of investment, such as an Isa.**
- Consider your future plans. Are you going to move again or change your mortgage in the next couple of years? If the answer is yes, you may not need to take action until you take out your new mortgage.
- **Seek independent financial advice if you need help deciding how to proceed – see *Contacts*, p59.**
- Don't surrender your endowment – you'll almost certainly lose out.
- **Don't increase your endowment premium – there are better ways to cover the shortfall.**
- Don't ignore the fact that you have a shortfall. At some point you will have to address this.

How to seek compensation

You won't receive compensation simply because your endowment has a shortfall. Use our guide to find out whether you should claim

The fact that your endowment has a shortfall is not, in itself, grounds for complaint. You have to prove that you were wrongly advised to take out an endowment mortgage, and that you have lost out financially as a result.

Think back to the meetings you had with your adviser and what you were told. If any of the following ring a bell, you may have good grounds for making a complaint.

YOUR ATTITUDE TO RISK

A lot depends on your attitude to risk at the time the endowment was sold to you, and on whether your adviser established this. Recent research by the FSA Consumer Panel showed that only 10 per cent of people surveyed said the adviser told them about the risk attached to endowments.

The adviser should have established how risky or cautious you were with your savings or investments, and explained that there was a risk the endowment might not pay off the mortgage. They should have told you that the amount you would get back depended on the performance of the policy, and discussed carefully the fund(s) in which you invested.

OVERSTATED CLAIMS

We know from the many *Which?* members who have contacted us that advisers often used to be bullish about the likely performance of the endowment, boasting that it would not only pay off the mortgage, but also produce an additional lump sum. Some advisers claimed that 'no endowment has ever failed to paid off a mortgage'. If your adviser said things like this, include it in your complaint, even if you have no proof.

CHURNING

If you already had an endowment policy at the time the mortgage was recommended, this should have been used to back your loan. If your adviser told you to cash in the endowment and then sold you another one to replace it, this is called 'churning' and is appalling advice. It's also against the rules.

PAYMENTS INTO RETIREMENT

If your mortgage and endowment were set to continue past your expected retirement age, your adviser should have felt confident that you would have enough income in retirement to continue to pay the mortgage and endowment premiums. If this wasn't discussed, or if you were told not to worry because the endowment would pay off the mortgage before retirement, this is grounds for a mis-selling complaint.

YOUR ENDOWMENT FILE

Whoever advised you take out the endowment policy was required to give you 'best advice'. If the best advice for you was to choose an endowment mortgage, this should be demonstrated by the various documents that the adviser needed to complete, and which should be held on your endowment file.

In reality, many files don't contain adequate evidence that an endowment was best advice. While this lack of proof is not enough in itself to ensure your complaint is upheld, it will help your case if the file is inadequate. You can ask the company that advised you for copies of all the documents on your file.

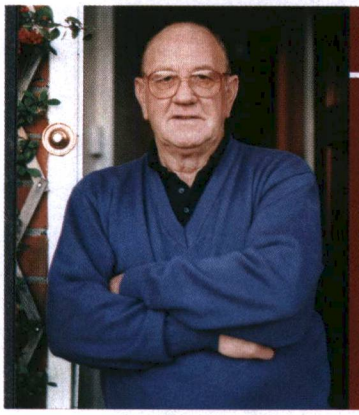
MAKING YOUR COMPLAINT

The first thing to do is to contact the firm that advised you to take out the endowment. If your adviser was independent (an IFA), you must go to the compliance department of the adviser's company. If your IFA is no longer trading, go straight to the FOS for advice, see *Contacts*, p59.

Our step-by-step guide to making a financial complaint (on p50) gives more details and explains the coming changes to the various ombudsman schemes.

What to include in your complaint

Don't forget to include basic information, such as your policy number, when the advice was given and, if you know it, the adviser's name.



NORMAN'S CONQUEST

You will need patience if you decide to make a complaint. Norman Huntingdon's complaint against his firm of advisers, Chatterton-Bennett, started in December 1999 and was finally upheld by the Ombudsman in August 2000. However, it took Chatterton-Bennett until December 2000 to gather all the information needed to calculate the compensation.

The good news is that interest is usually added to any claim from the date of the Ombudsman's decision. So while Norman has had to wait a while, he won't have lost out further by the delay in the compensation being paid.

WAS THE ADVICE REGULATED?

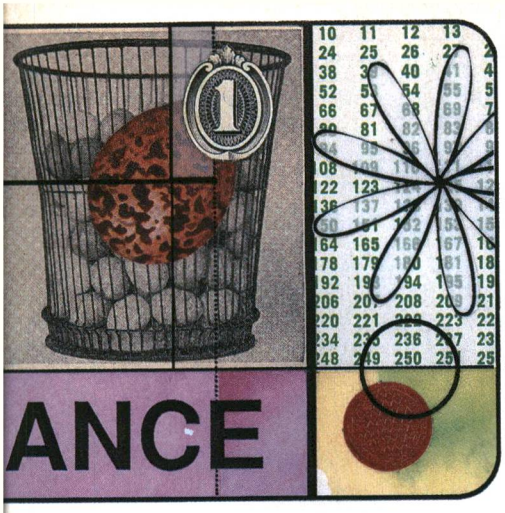
Anyone who was wrongly sold an endowment after 28 April 1988, which is when the Financial Services Act came into effect, can make a formal complaint. However, as the O'Neills discovered (see p46), if you took out an endowment before this, there may be no way to seek redress.

Most large organisations, such as insurance companies and banks, have signed a voluntary jurisdiction agreement. This means that complaints concerning endowments that were taken out before April 1988 will be dealt with in the same way as all other endowment mis-selling complaints, so you shouldn't have a problem.

However, smaller firms, like IFAs, are unlikely to have signed the agreement and so need not deal with pre-April 1988 complaints at all. This also applies to firms that never became regulated.

In either of these circumstances, neither the Ombudsman nor the Investors Compensation Scheme can deal with your complaint; your only hope of redress is via the courts.

PHOTOGRAPHY HILL'S WELSH PRESS, MARK WATKINS, SOLENT NEWS



When putting together your complaint, summarise why you think the advice was wrong. For example, because your adviser failed to explain the risks involved with endowments, or to go through all the other options with you carefully. Perhaps they made no attempt to establish your attitude to risk, in which case include this. Also include anything the adviser said about the the policy providing a lump sum after repaying the mortgage, or about the track record of endowments.

If you are risk averse, illustrate this by explaining what other savings you had at the time you took out the mortgage. If you previously had a repayment mortgage but were persuaded to change, mention this.

More help before you complain

To streamline complaints, the FOS has a questionnaire it is sending to people who have already had their complaint assessed by their endowment provider. However, you can ask for a copy of the questionnaire to use as a guide when making your initial complaint. Also ask for a copy of the FOS's briefing note on endowment complaints. This is intended for endowment providers, but it's useful for complainants, too, as it explains how the FOS assesses complaints.

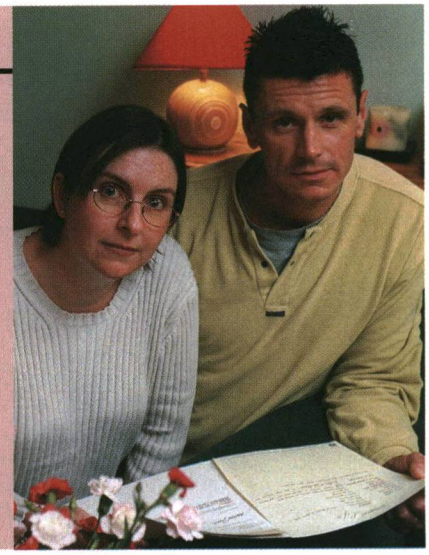
The FSA has produced factsheets about endowment shortfalls and on how to go about making a complaint. We give the FSA and FOS contact details on p59.

MIX-UP WITH A TOP-UP

In April 1996, Louise and Guy Bastow took out a new mortgage with Woolwich for £53,500. They already had an endowment covering their old mortgage of £23,500, so Woolwich sold them a 'top-up' endowment to cover the balance (£30,000). However, Louise says that it wasn't made clear the new endowment was just a top-up and they cashed in their first policy.

Although the sale of the top-up endowment wasn't bad advice, Louise and Guy's case highlights the need for advisers to give clear information and to ensure customers understand what they are buying. They weren't given clear information and are over £20,000 short on their mortgage as a result.

Louise and Guy discovered the problem only when they received the standard projection letter that all endowment providers have been sending to their customers. Ironically, the top-up endowment is on target to repay the £30,000 it covers.



COMPENSATION

If your complaint is upheld by your endowment provider or your adviser's firm, you will be offered compensation. However, until recently this has often been derisory, as Helen Bleehen found out (see below). This was because the payout was generally a refund of premiums plus interest, which was often little more than the value of the cancelled endowment policy.

Things have improved now, though. The FSA has issued guidelines to endowment providers and financial advisers on the way they should calculate compensation.

Doing the sums

The FSA guidelines make clear that the aim of compensation is to put people into the position they would have been in had they been given the right mortgage advice. In most cases, where an endowment mortgage is considered bad advice, the best advice would probably have been to take out a repayment mortgage.

To establish whether someone has lost out financially, the FSA now requires whoever recommended the endowment to compare the current value of the endowment with the amount of capital that the borrower would have repaid had a repayment mortgage been recommended. If the capital repaid is greater than the endowment value, the loss – and the likely level of compensation – is the difference between the two amounts.

This is a fair way to work out how much compensation people are entitled to. However, it is a time-consuming calculation to make. To ensure that your complaint is not delayed, make sure you provide details of your mortgage lender and mortgage account (your reference number, for example). This will help to speed up any requests for information your endowment provider or adviser will have to make to your mortgage lender.

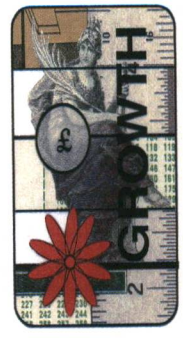
COMPENSATION CHECK

When Helen Bleehen learnt that her endowment had a shortfall of £15,200, she complained about the advice she had received. Legal & General upheld the complaint and offered to cancel her endowment policy and to return all the premiums she had paid, plus interest.

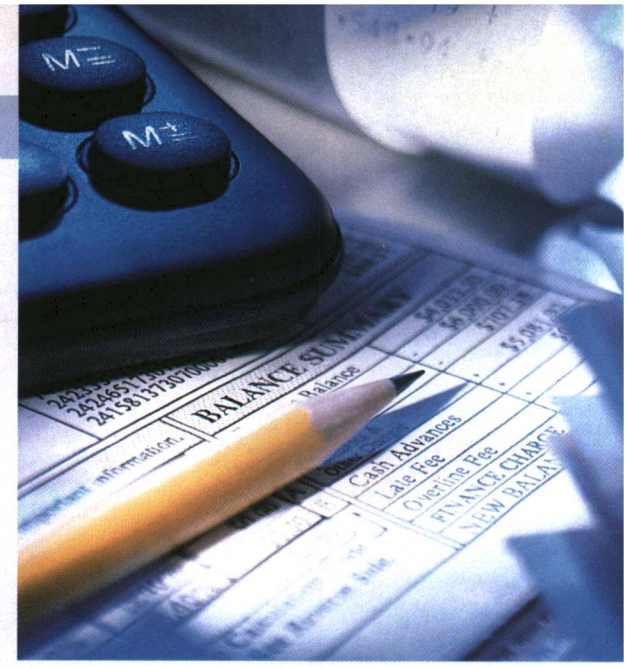
We didn't think this was adequate compensation and advised Helen to get it checked by the Ombudsman. It's just as well we did because the FSA has recently announced that compensation will now be worked out by comparing the value of the endowment with the capital that would have been repaid with a repayment mortgage (see 'Doing the sums', above). The Ombudsman is currently calculating what Helen should receive under the new guidelines; it's likely to be considerably more than she was offered originally.

Taking it further

If you don't agree with the outcome of your complaint, your next step is to take your case to the ombudsman. In its 'deadlock' letter, your endowment provider or financial adviser will give you the name and address of the relevant ombudsman and details of how to complain.



FINANCIAL COMPLAINTS



Complaining about financial products and services is about to get easier – our guide explains why

Have you ever thought of complaining about a financial service or product, but decided it's more hassle than it's worth? If so, you're not alone. Research by the Financial Services Authority (FSA) last year and by *Which?* in 1997 found that many of us are reluctant to make financial complaints. But you should complain if you feel you've been treated badly – and with significant payouts available in some situations, it can be well worth persevering.

Complaining can seem like a difficult, complex and time-consuming process at the best of times, even more so if you're unhappy with the response of the company in question. If you think the firm is dragging its heels, or if you disagree with its settlement, an ombudsman is the place to go next. But, until recently, it was hard to know which to go to, with several different complaint-handling and ombudsman schemes to choose from. The FSA found that many people didn't bother pursuing their complaint because they were unsure about which ombudsman to approach.

THE FINANCIAL OMBUDSMAN SERVICE

All this is about to change, though, thanks to a new 'one-stop shop' ombudsman service, which will eventually cover almost all areas of financial services. The newly established Financial Ombudsman Service (FOS) is replacing eight of the current schemes with one comprehensive service (see 'Eight into one', right). By integrating these eight different schemes, the FOS aims to provide a single port of call if you're unhappy with how your complaint has been handled. This should make complaining simpler, more accessible and much easier to understand.

However, the FOS won't be fully up and running until it gets its full statutory complaint-handling powers, thought to be late this year. Until then, the eight separate schemes will continue to handle financial complaints, while the FOS integrates the different systems. This has already started, and all the schemes are now housed under one roof in London's Docklands, with the FOS providing support and handling all enquiries from a centralised unit.

This interim arrangement means that, for the time being, if you do need to go to an ombudsman, you can either contact one of the eight schemes, or go to the FOS direct. So if, for example, you've got a complaint about your endowment (see our feature, p46), the FOS will be able to pass your complaint on to the Personal Investment Authority Ombudsman.

WHAT'S NOT COVERED

There are still some gaps that need to be filled before the FOS can really claim to be a one-stop service. It does not, for example, deal with complaints about credit cards and unsecured personal loans (unless the dispute involves a bank or building society), or with complaints about mortgages offered by lenders other than banks and building societies. The FOS also won't be able to help you if you have a complaint about an insurance broker or intermediary, a mortgage broker, or a foreign bank, unless the bank has at least one branch in the UK.

The intention is that these gaps will be plugged, but there is no immediate timescale for when this will happen. In the meantime, if you're lucky, the company may belong to a voluntary scheme, or even, like First-e, have its own dispute adjudication scheme (see *Show me the mon-e, Which?*, October 2000, p6). Your only other option is to go to court.

In addition, complaints about employers' pension schemes will not come within FOS jurisdiction, so you should go to the Office of the Pensions Advisory Service (OPAS) or the Occupational Pensions Regulatory Authority (OPRA) (see *Contacts*, p59).

EIGHT INTO ONE

The eight schemes being replaced by the FOS are:

- The Banking Ombudsman, for complaints about retail banks, including former building societies that are now banks
- **The Building Societies Ombudsman, for complaints about building societies**
- The Insurance Ombudsman, for complaints about general insurance
- **The Investment Ombudsman, for complaints about firms that manage investment funds regulated by the Investment Management Regulatory Organisation (IMRO)**
- The Personal Insurance Arbitration Service (PIAS), for complaints about general insurance involving companies that are not members of the Insurance Ombudsman
- **The Personal Investment Authority (PIA) Ombudsman, for complaints about financial advisers, life insurance companies etc regulated by the PIA**
- The Securities and Futures Authority (SFA) Complaints Bureau, for complaints about stockbrokers etc regulated by the SFA
- **The FSA Direct Regulation Complaints Unit, for complaints about firms that are directly regulated by the FSA.**

PHOTOGRAPHY TELEGRAPH COLOUR LIBRARY

HOW TO MAKE A COMPLAINT

1 GO TO THE FIRM

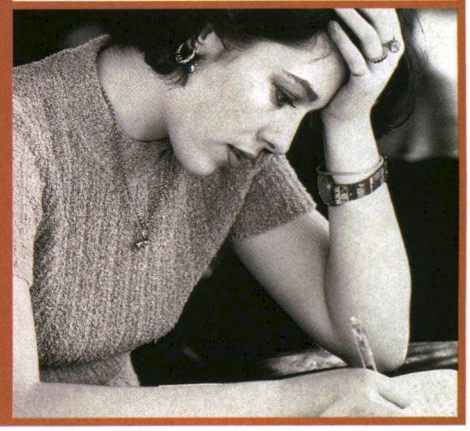
If you have a complaint, you must first approach the firm that gave you the advice or sold you the product. No ombudsman will consider your complaint unless the firm has first had a chance to resolve it. You may be able to sort it out with this initial contact but, if not, tell the firm you want to take the complaint further – it should have a formal procedure for this. Write to the relevant person or department or, if it's not clear who this is, to the most senior person in the company – the chief executive, for example. Try to put everything in writing and keep copies of letters etc. Keep records of any phone or face-to-face conversations, noting dates, times and names, and follow them up in writing. Be clear about what went wrong and how you think it should be put right.

2 TIMESCALES

At the moment timescales vary, but the rules are being changed to make them consistent. Currently you have to wait for a letter of deadlock from the company before you can go on to an ombudsman unless the firm is delaying unreasonably. Under the new rules, it looks likely that firms will have eight weeks to resolve the complaint. If, after this time, you're unhappy with the progress being made, you will have the right to go to the ombudsman.

3 IF YOU'RE STILL NOT HAPPY

If you find you're getting nowhere fast, you've reached deadlock, or you're unhappy with the firm's decision, your next step is to go to an ombudsman. Under most current schemes, and under the proposed rules of the FOS, you have six months from the date you received the final letter to go to the relevant ombudsman.



THE OMBUDSMAN

1 WHAT TO EXPECT

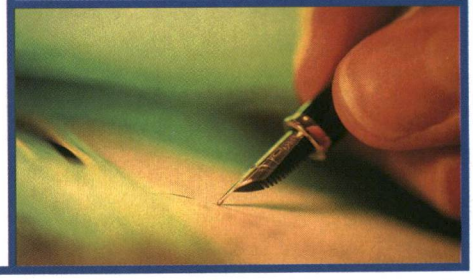
Generally, an ombudsman first decides whether your complaint is eligible. If it is, the ombudsman will try to resolve it as soon as possible. Often this means helping you and the company to reach a settlement. Failing that, the complaint will be investigated further before the ombudsman makes a provisional assessment. If you and the company still can't agree, the ombudsman will make a final decision. This process will take varying lengths of time depending on each individual case. Existing schemes can make awards of up to £100,000 if the decision goes in your favour (except the SFA, whose limit is £50,000), and the FOS should have the same limits.

2 HUMAN RIGHTS CONVENTION

The EU Convention on Human Rights came into force on 2 October 2000. This changes the legislation governing how two of the FOS's constituent schemes (the PIAS and the Building Societies Ombudsman) operate, and had to be taken into account in drawing up the proposed rules for the FOS. For the first time, either you or the firm are entitled to ask for a formal hearing before the ombudsman makes a final decision. This could make the ombudsman process more formal, for example, by allowing companies to use lawyers to present their case. However, the FOS says it will try to maintain accessibility and informality, and to ensure no one is disadvantaged by the new rules.

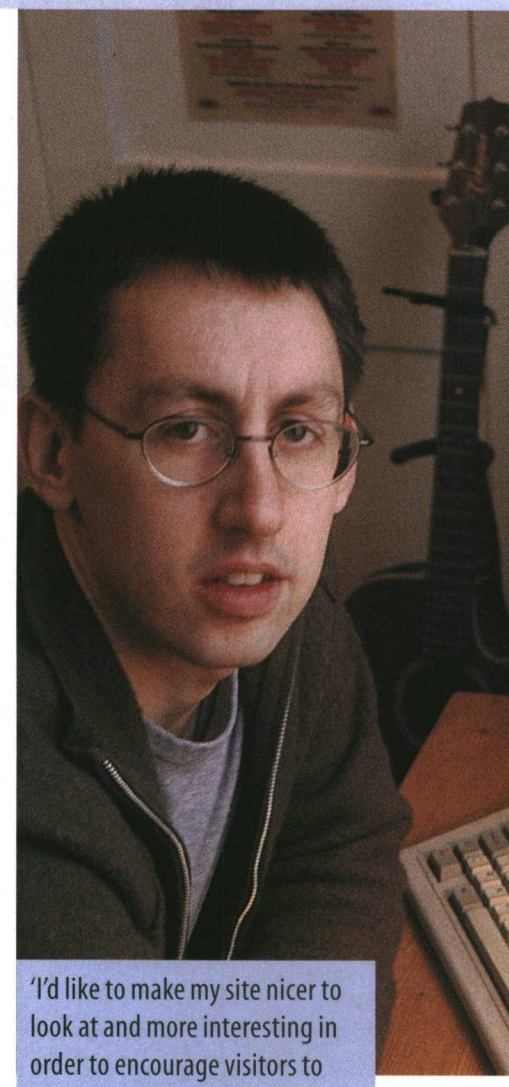
3 IF YOU'RE STILL NOT HAPPY

If the ombudsman's decision goes against you, your only remaining option is to go to court. The ombudsman's decision is binding on the company, but not on you, so if you're still unhappy, you can take legal action. (The exceptions to this are the PIAS and SFA, where the decision is binding on both parties.) If you lose the court case, however, the original settlement will no longer stand.



Fix my internet site

You've made your own web site, but how do you get anyone to look at it? Making it more interesting is easier and cheaper than you might think – and it could even earn you money



'I'd like to make my site nicer to look at and more interesting in order to encourage visitors to return to it. This might enable me to sell a few of my CDs.'

Peter Simmons works in the press office at the University of Sussex, but in the evenings he puts down his notepad and picks up a guitar. Peter is trying to make a success of his acoustic guitar act, performing under the name Harbour. He plays gigs in his local area and has even recorded a CD. To publicise his site – and hopefully sell a few CDs – Peter has set up a Harbour web site, using free web space at his current ISP (internet service provider), Swinternet. 'I'm a little embarrassed about the site at the moment,' he told us, 'And I don't update it very often.'

Peter's web site is currently fairly basic. It includes a bit of information about the band, allows users to download a single MP3 track, and has a contact e-mail for Peter himself.

Peter would like to promote his gigs to a wider audience, sell some CDs and make contacts with other musicians. Peter can give an address for people to send a cheque to, but, he says, 'I've yet to sell a single CD from the site.'

1 SITE FOR SORE EYES

Peter used Dreamweaver software to create his site, but FrontPage 2000 also did well in our tests (June 2000, p18), and is better for beginners.

On a basic level, Peter should ensure that his pages have useful titles, like 'Harbour – music by Peter Simmons', and add special 'meta' descriptions (easy with either package), with words like Harbour, music, MP3, guitar, live and acoustic. These will help search engines categorise his pages, and lead to extra hits.

The single image, a Harbour CD cover, is great, but Peter should add more pictures – perhaps including one of him in concert. The image on the second page is far too large. He could use a graphics package, such as Paint Shop Pro (around £90), to reduce file sizes to less than 10k or visit a site like www.spinwave.com, which will do it online for free.

Peter should also opt for a new, more interesting background colour or image, checking that the text is legible against the background.

2 NAVIGATING THE HARBOUR

With such a simple site, Peter needn't worry too much about using fancy navigation features, such as a menu bar at the top or the side of the page. However, adding these (by using 'frames', for instance) can help in other ways. Frames are separate web pages that are displayed on the same screen. This is useful because, for example, it allows users to scroll down one page while another (the menu) always displays the navigation options. Using frames can also make pages load quicker, so Peter could use a frame to accommodate a Harbour logo.

It's easy to add interest to menu choices by creating graphics for each one – an envelope for a link to send an e-mail, for instance. You can get hundreds of free graphics (some animated) from www.clipart.com, or create your own in a graphics package like Photoshop. If you make two slightly different images for each button, you can make a 'roll over' button, which changes when the user points their mouse at it.

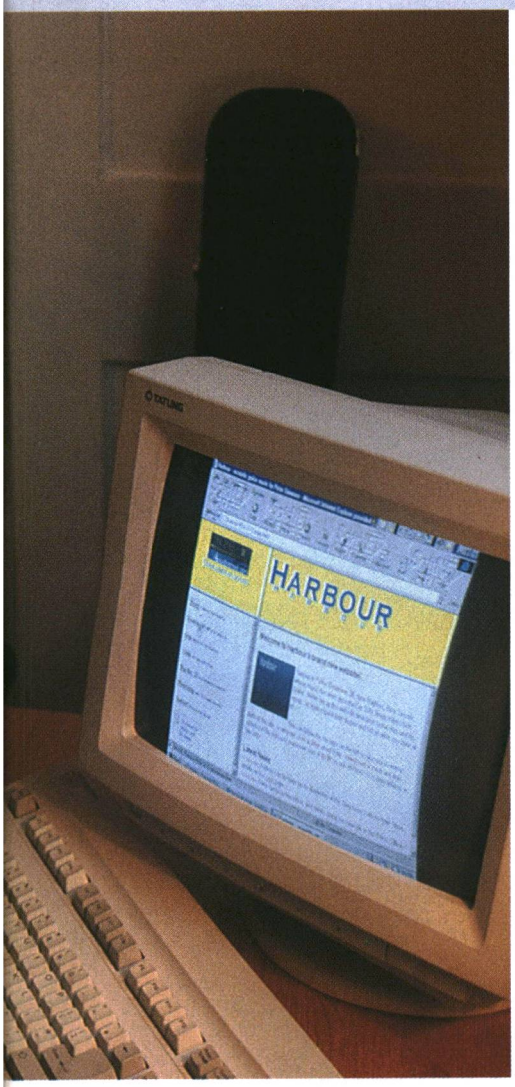
3 CONTENT IS KING

There's already an MP3 file of Peter's favourite song available for visitors to download. He should add one or two more tracks, perhaps a mix or live track that isn't available on his CD. This will get real fans visiting his site more frequently.

To encourage people to listen to the tracks, Peter could include a link to a site where users can download an MP3 software player. Listing the lyrics or explaining the story behind each song would also help.

To bring fans back to his site, Peter should update it more often – every week, ideally – and include more topical information about himself and his live performances. He could also add a hit counter to track his visitors. BeSeen (www.beseen.com) offers them free of charge, and one even includes an internet search box for search engine Look Smart.

PHOTOGRAPHY MARK HARRIS



TOP TIPS MAKE THE MOST OF YOUR WEB SITE

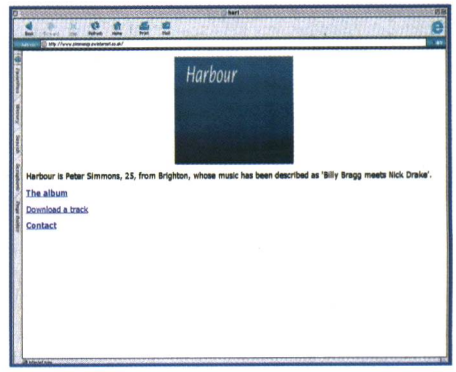
- **Visit your site in new and older versions of Internet Explorer and Netscape Navigator – a site that works in one browser may be useless in another.**
- If your site doesn't look as you were hoping, check the HTML source code carefully. It might be something as simple as forgetting to close a tag.
- **Make sure your site is complete and working before you upload it. Few people will come back to a broken or 'under construction' site.**
- The web may be largely unregulated but you're still responsible for the content of your site. As a rule of thumb, you shouldn't copy words or pictures from other web sites without first seeking their agreement, and don't publish anything on your site that you wouldn't be happy to see in print.
- **Web rings are sites that are linked by a common theme. Just find your theme (www.yahoo.co.uk has an index of them) and mail one of the 'webmasters'. This could increase traffic to your site.**

5 HOST WITH THE MOST

Now that Peter has a good-looking site planned, he needs a place to put it. His current web address is www.simmonsp.swinternet.co.uk, which is hardly memorable.

Some sites will provide you with your own domain name and host your site free of charge or for a nominal fee. Peter registered www.harbourmusic.co.uk with www.freenetname.co.uk, which is a vast improvement. Registering and running a domain normally costs at least £50 a year, so this is a good deal. The only proviso is that Peter must use freenetname as his ISP, to upload files and to maintain his web site.

Unfortunately, this site has now reached full capacity and is not accepting any new registrations. When we went to press, www.oneandone.co.uk was advertising a similar deal, though it charges a nominal monthly fee (about 40p) for its most basic service.


Harbour
Harbour is Peter Simmons, 25, from Brighton, whose music has been described as 'Billy Bragg meets Nick Drake'.
The album
Download a track
Contact

Peter's new home page (shown in the picture, left) looks much more inviting than his old one, above

4 E-COMMERCE OPTIONS

Peter hopes to benefit financially from the improvements he's planning to make to his site.

For a start, he'd like to sell a few CDs. Selling CDs online can be a complicated business, as most users want to pay by credit card. Some sites take card payments for you (such as www.securetrading.com), but they charge a hefty annual fee (several hundred pounds) and a percentage of each transaction. For the small number of sales Peter is hoping for, giving an address to send a cheque to is a better solution.

The other way Peter can fund his site is through affiliation. By having a web link to a relevant e-retailer (such as a site that sells CDs or books), Peter could earn commission on anything visitors from his site spend if they follow his links there. For example, Audiostreet's scheme pays 5 per cent commission.

USEFUL WEB SITES

www.macromedia.com
Download a free trial version of Dreamweaver
www.net4nowt.co.uk
Listing of all the free ISPs and the web space they offer
www.guestbook.com
Let your visitors tell you what they think of your site
www.htmlhelp.com
Demystifying the HTML code behind your pages
www.register-it.com
Submit your URL to dozens of search engines at once
www.websitegarage.com
Analyses your site once it's up and running
www.bravenet.com
Add a chat room to your site
www.webpagesthatsuck.com
How not to do it: the worst web sites in the world

ACTION PLAN

1 IMPROVE THE DESIGN Add colour, graphics and some interesting photos. Consider using frames to give depth to the site and to speed up loading times.

2 ADD MORE CONTENT **To encourage visitors to return to the site, make sure that the information is kept-up-to-date, and add more information regularly.**

3 MOVE TO A MORE USER-FRIENDLY DOMAIN It's hard to remember a complicated web address, so make it easy for your visitors to find you. Remember, a basic domain name is cheap or even free.

4 GET THE SITE EARNING SOME MONEY **Give your visitors all the information they need to buy your products, and don't be shy about sending them to shops that you trust – it could earn you some money.**

PETER'S VIEW

'I'm not sure I'll be writing a lot of HTML straight away, but moving my site to www.harbourmusic.co.uk and setting up affiliate links was simple. I'm amazed that almost everything I needed cost nothing.'

Got a question for our experts? Want to air your views? Have your say on these pages. This month, questions on holidays

ASK THE EXPERTS

Bob Tolliday, senior researcher on Holiday Which?, *goes on standby to answer your holiday queries*

Take a rain check

I wanted to go the Maldives for my honeymoon and asked a travel agent to book a flight and accommodation. Unfortunately, it rained non-stop for the whole two weeks, and we were told by the hotel staff that it was the rainy season. Shouldn't the agent have warned me about this? And can I get compensation?
Katrina Thorneycroft
London SW16

A Unfortunately, your chances of getting any compensation in this case are slim. Abta's code of conduct does not require travel agents to mention the weather unless you ask them directly. When booking a package tour, agents are required by law to give you specific health or safety advice, to tell you about visa requirements, and to avoid giving misleading information. It's always advisable to ask about weather conditions, or check for yourself either in a brochure or guide book. This is particularly important for long-haul destinations, where there are seasonal monsoons and hurricanes.

Flight cost goes up

I was about to finalise my flight booking with Go when I saw to my dismay that it was going to charge me £3 if I paid by credit card. Can it do this?
Eddie Cunningham
Blyth, Northumberland

A Yes. It's perfectly legal for suppliers of goods and services to add a charge to customers who pay by credit card, provided they draw it to your attention when you book. However, £3 does seem a bit steep if you're paying for a cheap flight on what is, after all, supposed to be a budget airline. On the plus side, though, you may be getting something for your money: if your total transaction costs more than £100, by law the credit card company is jointly liable for any breach of contract. You won't incur a charge if you use a debit card, but bear in mind that this won't give you the protection that paying by credit card does.

We're all at sea

My family has spent some excellent holidays cruising on Turkish gulets. Are there any other destinations where we could take this sort of holiday?
Ken Dunn
Invergowrie, Dundee

A The 16-berth wooden gulet is unique to Turkey, but a few tour operators do offer something similar. For instance, Explore Worldwide has a traditional caique that meanders round the Greek Aegean islands and a felucca that glides along the Nile. And if you really want to push the boat out, it also offers dhows in the Persian Gulf, or buginese schooners to Bali and the East Indies. Sunsail does flotillas of up to 12 yachts in the Greek islands and the Caribbean, but you need to take a three-day training course if you haven't skippered a yacht before.

Lack of contact

I wanted to contact my relatives during their holiday, but their tour operator wouldn't give me the name of their hotel or tell me the resort they were staying in, as it would contravene client confidentiality. It suggested I contact the rep, either by phone or e-mail, who would

ILLUSTRATION KEVIN EVANS

GET IN TOUCH

Our experts are now looking for questions on **healthy eating**, **gardening** and **stocks and shares**. You can send your questions or comments for publication by post or fax to 'Letters page' at our Hertford address, p58, or by e-mail to **experts@which.net**. Which? Online subscribers can also contact us via one of our forum groups. We give **£15**-worth of Which? Books vouchers to the sender of our star letter; senders of all other letters printed receive **£10** in vouchers. We may edit letters, or use only an extract. We regret that our experts will answer only questions that we publish.

then ask my relatives to phone me. The only reason I didn't know where they were was because they were forced to make a late change of booking. Are tour operators allowed to withhold information like this?
Maureen Thomas
Farnham, Surrey

A Tour operators are indeed bound by a duty of confidentiality to their clients – after all, they don't know whether their clients want information of where they're staying passed on, even to other members of their family. But under these particular circumstances, it does seem unhelpful of the tour operator not to have contacted its rep on your behalf, and to have got them to pass on a message.

Unaccommodating

I booked a holiday with Airtours but was dissatisfied with the accommodation, so when I returned, I wrote a letter of complaint. That was two months ago – and I still haven't heard anything. What should I do now?
Anthony Bannon
Lincoln

A Airtours is a member of Abta – and this delay is in clear breach of its code of conduct which says that all its members must acknowledge letters within 14 days of receiving them, and make a detailed response within a further 14. You should write to Airtours, reminding it of its obligation (send a copy to Abta at 68 Newman Street, London W1T 3AH). If that fails, write again, indicating that it is a 'letter before action', with a view to suing in the small claims court.

WRITE BACK

Share your views with other members

All charged up

Can I recharge my nickel metal hydride (NiMH) batteries in a charger for nickel cadmiums (NiCds)?
Paul Houghton
Dubai, UAE

A It shouldn't be a problem. But it will take longer for the battery to charge, so if the charger works on a 'timer' basis, it will charge the battery to only about two-thirds of its capacity.

However, if you put a NiCd battery in a NiMH charger, there is a danger of it overcharging. If you have a fast charger (around two or three hours), you could damage NiCds by leaving them in for too long – so remove them before the 'timed' period is finished. There's no such danger with a slow (trickle) charger.

Sick of price hike

My private medical insurance premiums went up by a staggering 35 per cent this year. My insurer tells me that this is not unusual and is down to higher 'payouts' than before. Is this true?
Name and address
supplied

A Insurers are having to pay out more than before because of such things as the rise in the cost of medical treatment and the fact that more treatments are available now, so more people are putting in claims. There is no overall industry average, though 35 per cent does seem rather high. You could switch to a provider with a more competitive premium, though this will leave any pre-existing conditions uncovered, at least initially.

A safer risk

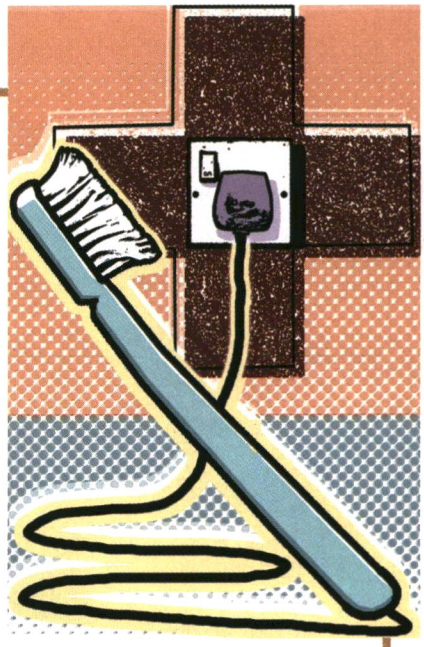
I use a mobile phone in my work, and am worried about the possible health risks from prolonged use. Are phones that have the aerial mounted further away than normal from the users' head less harmful?
Neil Walker
London SW17

A Mobile phone safety is still a grey area but there is evidence to suggest that the further away the aerial is from your head, the lower the radiation that reaches your head. However, at the time of going to press, the standard for measuring specific absorption rates – how much radiation is absorbed – was still in draft format. Some radiation absorption values are given on www.sardata.com.

Given the brush-off

I was surprised that your dental experts were so dismissive of the benefits of electric toothbrushes (*Motor mouths*, October 2000, p34). My own hygienist is convinced of their benefits, and I for one find them much easier to use and a much more effective way of cleaning my teeth.
Gordon Jones
Tonbridge

A Many people are as positive as you about electric toothbrushes, as we made clear in our article. What our experts were dismissive of was not so much the brushes themselves, as the research and claims put forward by their manufacturers. We tried to give a balanced view, highlighting the pros (such as they may encourage children to clean their teeth and are easier for some disabled people), and the cons (they're expensive), as well as pointing out that the evidence that one type of electric toothbrush is better than any other (or even a manual brush) is questionable.



A key question

Can I use my laptop PC in the US?
Roy England
London SW20

A It depends on the voltage of the charger. If it's 100 to 250 volts (the most common specification for laptops), it should be OK. If it's 200 to 250, it's not suited to the 120V American electrical system and your laptop probably won't work. Some chargers have two settings, allowing you to switch voltages. If your charger isn't suitable, you should be able to buy one that is while you are away.

Next month in 'Ask the experts': **credit cards**

savingsmonitor

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – either until the cheque arrives or the money has been transferred to another account. But if you need instant access to your money, choose an account that has a cash card. Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your savings.

We also show **how the account is run** (by post or telephone or via a bank or the internet), the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give.

All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

	How account is run	Interest rate (%)[1] £100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
Easy-access accounts								
Abbey National eSaver	internet			7.00[2]	7.00[2]	2,000		✓
Bristol & West Call One	post/tel			6.05	6.05	5,000		
Chesham BS Save Direct (2nd)	postal			6.20	6.20	2,500		
Coventry BS CallSave II	phone			6.05	6.05	5,000		✓
Egg Internet Only	internet	6.30	6.30	6.30	6.30	1		
First-E Savings	internet	6.17	6.17	6.17	6.17	1		
Halifax Web Saver	internet	6.35	6.35	6.35	6.35	1		
Nationwide BS e-Savings[3]	internet	6.70	6.70	6.70	6.70	1		✓
Newcastle BS Net Savings	internet		6.10	6.10	6.60	1,000		
N&P BS Netmaster Gold Saver[4]	int/post	6.20	6.20	6.20	6.20	1		
Scottish Widows Instant Transfer	post/tel	6.25[5]	6.25[5]	6.25[5]	6.30[5]	100		
Wesleyan Savings Wealthsaver Direct	post/tel		5.75	6.00	6.25	1,000		
Notice accounts								
Alliance & Leicester PhoneSave 75	phone			5.85	6.50	2,500	75	
Dunfermline BS Bank Rate Plus 2	postal			6.43	6.43	2,500	60	
Northern Rock Direct Tracker 90	post/tel	6.00	6.00	6.25	6.30	1	90	
Safeway Postal Notice	postal				7.10[6]	10,000	60	
Scottish Widows Bank 60 Day	post/tel	6.30[5]	6.30[5]	6.30[5]	6.45[5]	1	60	

1 Rate before tax 2 Includes a bonus of 1 per cent payable for first six months 3 All transactions via FlexAccount 4 Open to Netmaster Gold customers
5 Includes a 0.5 per cent introductory bonus payable for six months 6 Includes a bonus of 1 per cent payable until 1 April 2001

All rates correct at 5 December 2000

MINI CASH ISAS

All our Best Buy mini cash Isas are nationally available and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards** (see p46 of our August 1999 report on Isas).

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice** period and whether the account **accepts transfers** from other Isas. All the Best Buys offer the same rates for their Tessa-only Isas.

	Cat standard	Interest rate (%) £0-£499	£499-£999	£1,000-£2,999	£3,000+	Minimum initial deposit (£)	Notice (days)	Accepts transfers
Bath BS			6.70	6.70	6.70	500	30	✓
Britannia BS	✓	6.85	6.85	6.85	6.85	1		✓
C&G		6.75	6.75	6.75	6.75	100		✓
Coventry BS	✓	6.85	6.85	6.85	6.85	1		✓
Earl Shilton BS				7.10	7.10	1,000	90	✓
First Direct	✓	6.85	6.85	6.85	6.85	1		✓
Furness BS				6.90	6.90	1,000	90	
Hinckley & Rugby BS			6.75	6.75	6.75	500		
Holmesdale BS			5.70	5.70	7.10	500	60	
Monmouthshire BS	✓	6.75	6.75	6.75	6.75	1		✓
Nottingham BS			6.80	6.80	6.80	500		
Smile[1]	✓	7.25	7.25	7.25	7.25	1		✓
Tipton & Coseley BS	✓	6.75	6.75	6.75	6.75	1	7	✓

1 Account must be opened via internet

All rates correct at 5 December 2000

TESSAS

Although you can no longer take out a new Tessa, you can keep your existing one until it matures and keep adding to it (up to £1,800 a year). If you are not getting a good rate of return from your current Tessa provider, you could consider switching. Use our table to see how your rate compares.

All our Best Buy Tessas are nationally available and all will allow you to switch to them from your current provider. Some small building societies offer good rates of interest to local savers, so it's worth checking locally before you switch.

We show the annual interest rate before tax on four levels of saving. Choose an account that is highlighted in **red** for the amount nearest to your savings. We also give details of any transfer penalty charged for switching to a different provider.

When your Tessa matures, you can transfer the cash originally invested (but not the accumulated interest) into a cash Isa or a Tessa-only Isa.

	Interest rate (%) £1,000	£3,000	£6,000	£9,000	Penalties Transfer penalty
Alliance & Leicester Tessa Issue 2	6.50	6.50	6.50	6.50	
Barclays Tiered Rate Tessa	5.75	6.25	6.75	6.75	
Cheshire BS Tessa 3	6.49	6.49	6.49	6.49	
Coventry BS Tessa	6.85	6.85	6.85	6.85	7 days' notice
Earl Shilton BS Tessa[1]		7.10	7.10	7.10	
First Direct Tessa	6.85	6.85	6.85	6.85	14 days' notice or 0.25% fee
HSBC Tessa	6.75	6.75	6.75	6.75	
Leeds & Holbeck BS Tessa 2nd Issue	6.55	6.55	6.55	6.55	
Monmouthshire BS Tessa 3rd Issue	6.40	6.40	6.40	6.40	30 days' notice
Nationwide BS Tessa	6.55	6.55	6.55	6.55	
Scottish BS Tessa Plus[2]			5.85	6.60	
Shepshed BS Tessa 1	6.50	6.50	6.50	6.50	

1 Minimum investment for non-locals £1,000 2 Minimum investment for non-locals £2,500

All rates correct at 5 December 2000

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The Helpline team is ready to answer your call Monday to Friday 8.30am to 8pm; Saturdays and bank holidays 9am to 1pm. You can use our Members' Helpline to check that you have the latest Best Buy information, to order factsheets (please quote the code given), to get help finding a past *Which?* article or check when we'll next be reporting on that subject, or to ask us your other queries about *Which?* or Consumers' Association.

Post Membership Services Dept,
PO Box 44,
Hertford X, SG14 1SH
E-mail which@which.net
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Please include your *Which?* membership number and a daytime phone number.

SHOPPING OPTIONS

We've negotiated a great deal for *Which?* members on electrical goods, cameras and camcorders. Value Direct and Unbeatable are two companies which sell only over the phone and internet. Value Direct sells a wide range of electrical goods from dishwashers to TVs, and Unbeatable offers cameras, camcorders and binoculars. We aim to ensure that their prices for *Which?* members are the lowest around by constantly price checking against those on offer from other internet and high-street retailers.

Value direct 01295 755015
wol.value-direct.co.uk

Unbeatable 01293 433833
www.unbeatable.co.uk/which

WHO WE ARE

Which? is researched by Consumers' Association (CA), the UK's biggest independent, not-for-profit consumer organisation.

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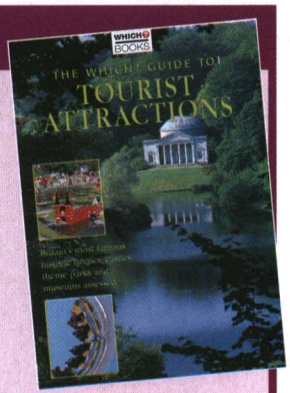
book offer

From stately homes to zoos, *The Which? Guide to Tourist Attractions* assesses Britain's most popular sites, describing what they offer and whether they're worth the cost – and the effort of getting there. All the sites have been scrutinised by the *Holiday Which?* team, and awards given for the best in different categories. Save £2 and pay just £10.99 if you order your copy by 31 January. To place your credit card order, ring 0800 252 100, quoting code TOUATT (WB0101).



www.which.net

Check out our web site

www.which.net/which

Check out our web site for extra information. There are links to dozens of web sites relevant to each issue. You'll find all our current factsheets online, plus this month the *Which?* experts go online to answer your questions on **home security** (see p18). E-mail us your questions from the web site. And tell us what you think about *Which?* – use the online form to give us your views.

CORRECTIONS

Alternative investments
August 2000, p32
For mounting works of art, you should use museum or conservation boards which are slightly alkaline (or buffered) to pH8 to pH8.5. Neutral (pH7) boards should only be used for mounting photos.

Washing machines
August 2000, p38
Only the Hoover Quattro Whisper Easy Logic AE230, Samsung Sensor Quick Fuzzy SWF-P10 and the Siemens Extraklasse T1200 WP 91281 GB should have had a ✓ in the table to indicate that they have an immediate door release.

FACT SHEET Which? factsheets

Our factsheets are free to *Which?* members, and are also available online. If you don't have access to our web site, and want to know whether we have a factsheet on a particular topic, ring **0645 123 580**.

Help wanted

Can you help us with our research for future articles? Please send replies to our Hertford address (see 'Contact us' above), or e-mail helpwanted@which.net. Please quote the department shown.

GIVING UP SMOKING

Have you succeeded in giving up smoking? Have you tried lots of different methods and found one that's worked? We'd like to hear about your attempts – successful – or unsuccessful – to quit. If you're willing for us to feature your photo and experiences in *Which?*, please write to Dept AC.

NEW DRIVERS WANTED

If you (or someone you know) own or regularly drive one of the following new cars, and you would be willing to help us for a future survey, please let us know. The cars we're interested in are:

- Audi A2 (launched September 2000)
- new-shape Ford Mondeo (launched October 2000)
- new-shape Honda Civic (launched January 2001)
- new-shape Mercedes C-class (September 2000)
- Nissan Almera Tino (August 2000)
- new-shape Vauxhall Corsa (October 2000)
- Volvo S60 (October 2000).

Write to Dept AS at the address above, fax us on 020 7770 7485, or e-mail us at whichcar@which.net. Please give us your full name, address, and details of the car and model you've bought, as well as a contact phone number and e-mail address. To be able to get your views, please contact us before the end of January.

contacts

ALL CHANGE (p14)
'Clampdown on dodgy green claims'
Department of the Environment, Transport and the Regions @
0870 122 6236 (free literature line)
'Cutting-edge saw'
Black & Decker @
01753 574277
'First Direct'
First Direct@ 0800 242424
'Gadget falls flat'
Memorable Ltd
08700 780549
'The mortgage of Oz'
Newworld @ 0845 845 4455
'New Dyson not worth a grand'
Dyson @ 0870 600 2702
'Radio interactive'
Psion @
'Round ups'
AA @ 0990 444444
Sanyo 01923 246363
White Knight @
01422 203555
'Web watch'
Learn Direct @
Free helpline 0800 100900
England, Wales, N Ireland/
0808 100 9000 Scotland

CORDLESS PHONES (p32)
Audioline @ 01527 583800
Answercall 020 8594 5533
Ascom @ 0800 028 3328
Binatone @ 01325 304473
BT @ 0800 800150
Panasonic @ 08705 357357
Philips @ 0645 282828
Samsung @ 0800 521652
Vtech 0870 013 3232

DEEP-FAT FRYERS (p42)
Breville @ 0800 525089
(Pulse Home Products)
De'Longhi @ 0800 626496
Kenwood @ 02392 392333
Morphy Richards @
08450 777700
Moulinex @ 08457 231072
Tefal @ 0845 602 1454

DISHWASHERS (p22)
AEG 08705 727727
Asko @ 01275 343000
Blomberg @ 0845 600 7002
Bosch @ 0870 727 0446
Candy 0151 334 2781
Hotpoint @ 08701 506070
Indesit @ 08700 104309
Miele @ 01235 554488
Siemens 01780 722123
Smeg @ 08708 437373
Whirlpool @ 0870 600 8989
Zanussi @ 08705 727727

ENDOWMENTS (p46)
Financial Ombudsman Service @ 020 7216 0016
Financial Services Authority @ 0845 606 1234
Institute of Financial Planning @ 0117 945 2470

FAST-FIT CENTRES (p10)
ATS-Euromaster @
0800 601060
Halfords @ 08457 626625
(for nearest store)
Hi-Q tyre services @
0800 533633
Kwik-fit @ 0800 757677
Motorway tyres and autocentres @
0800 424222
National Tyres and Autocare @ 0800 708070
Rapid fit @ 0800 975 9880
(for nearest store)

FITNESS CENTRES (p38)
Cannons @ 020 8336 2288
David Lloyd Leisure @
0870 888 3015
Fitness First @
01202 845125
Holmes Place @
020 7795 4100
LA Fitness @
020 7366 8080 (ext 6)

HOME SECURITY (p18)
Alarms Inspectorate & Security Council @
01704 500897
Help the Aged @
01255 473999
Integrity 2000 @
01277 262000
National Approval Council for Security Systems @
01628 637512
National Neighbourhood Watch Association @
020 7772 3348
Security Systems and Alarms Inspection Board @
0191 2963242

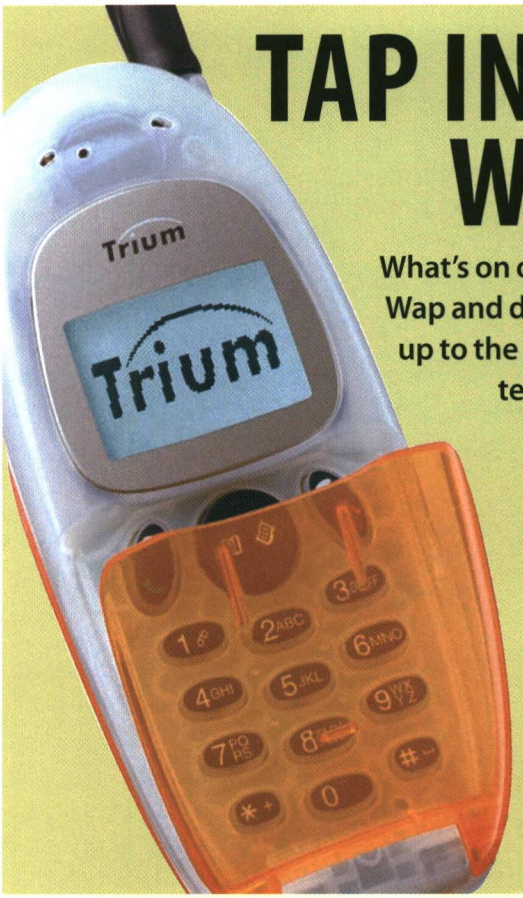
OFFSHORE SAVINGS (p36)
Alliance & Leicester International @
01624 663566
Bradford & Bingley International @
01624 695000
Britannia International @
01624 681100
Cheshire Guernsey @
01481 726885
Derbyshire (IOM) @
01624 663432
Irish Nationwide (IOM) @
01624 673373
Nationwide International @ 01624 696000
Skipton Guernsey @
01481 727374
Sun Bank Offshore @
01534 608060

SAVINGS MONITOR (p56)
Mini cash Isas
Bath BS @ 01225 423271
Britannia BS @
01538 399399
C&G @ 0800 717505
Coventry BS @
0845 766 5522
Earl Shilton BS
01455 844422
First Direct @ 0800 242424
Furness BS @
0800 220568
Hinckley & Rugby BS @
0800 774499
Holmesdale BS @
01737 245716
Monmouthshire BS
01633 844444
Nottingham BS @
0115 948 1444
Smile @
Tipton & Coseley BS
0121 557 2551
Savings accounts
Abbey National @
Alliance & Leicester @
0845 964 5660
Bristol & West @
0808 181 1111
Chesham BS 08000 186214
Coventry BS @
0845 766 5522
Dunfermline BS @
0845 601 3066
Egg @
First-E @
Halifax @
Nationwide BS @
Newcastle BS @
Northern Rock @
0845 600 6767
Norwich & Peterborough BS @
Safeway @ 0800 995995
Scottish Widows Bank @
0845 845 0829
Wesleyan Savings Bank
0121 212 0899
Tessas
Alliance & Leicester @
0845 964 5660
Barclays @ 0800 400100
Cheshire BS @ 0800 243278
Coventry BS @
0845 766 5522
Earl Shilton BS
01455 844422
First Direct @ 0800 482448
HSBC @ local branch
Leeds & Holbeck BS @
0500 225777
Monmouthshire BS
01633 844426
Nationwide BS @
0500 302010
Scottish BS @
0131 220 1111
Shepshed BS 01509 822000

STEP-BY-STEP GUIDE (p50)
Banking Ombudsman @
0345 660902
Building Societies Ombudsman
020 7931 0044
Financial Ombudsman Service @
Insurance Ombudsman @
0845 600 6666
Investment Ombudsman
020 7796 3065
PIA Ombudsman
020 7216 0016
SFA Complaints Bureau @
020 7964 1482
You can also write to any of these organisations at:
South Quay Plaza
183 Marsh Wall
London E14 9SR
Employers' pensions
OPAS (Pensions Advisory Service) @ 020 7233 8080
11 Belgrave Road
London
SW1V 1RB
OPRA (Occupational Pensions Regulatory Authority) @ 01273 627600
Invicta House
Trafalgar Place
Brighton
BN1 4DW
Other useful contacts
The Financial Services Authority @ Consumer helpline 0845 606 1234
The North Colannade
25 Canary Wharf
London
E14 5HS
Personal Insurance Arbitration Service (PIAS)
South Quay Plaza
183 Marsh Wall
London
E14 9SR

@ **For dozens of links to useful web sites, go to: www.which.net/which**
There's a link for every company shown above with a @. Companies which belong to the Which? Web Trader scheme (go to: www.which.net/webtrader/) are shown with a W

WHICH? next month



TAP INTO WAP

What's on offer from Wap and does it live up to the hype? We test out the services

SAVINGS ACCOUNTS
Don't lose interest with your account

ALL-IN-ONE TV/VCRs
A great combination, or double the trouble?

CAR SAFETY UPDATE
We round up safety scores for 50+ models

PLUS

- Cordless drills – 18 latest models on test
- Cancer screening – why and when it's worth it
- Carpet cleaning – we test 12 stain removers
- Chickens – food poisoning waiting in the wings
- Living with low inflation – stretch your resources

Coming up in future issues

Current accounts ● Laptops ● Kettles ● Mortgage advice
Online security ● Stakeholder pensions ● Best Buy VCRs
Digital cameras ● Food labelling ● Credit cards compared
Product reliability ● Hay fever remedies ● Diets
PLUS How to fill out your tax return – a 36-page guide

briefcases

Two recent cases from our lawyers' files

The video that cost too much to repair

Repair & Care didn't care to repair Bryan's video recorder

PHOTOGRAPHY JOHN TRENHOLM

Bryan Sutton bought an extended warranty for £9.99 a month with Repair & Care Ltd. The cover included repairs on any three nominated appliances, provided the appliances chosen were up to British Standards and parts were readily available. Bryan chose to cover his washing machine, gas cooker and video recorder.

Two years into the warranty, the video recorder went wrong. After inspecting it, Repair & Care told Bryan that the repairs would cost too much and so were uneconomic. Not satisfied, Bryan asked Which? Legal Service for help.

We pointed out that there was no clause in the warranty which allowed Repair & Care not to pay out because repairs were uneconomic. On our advice Bryan asked an independent repairer for a quote to fix the video recorder. He was told £142. Bryan sent details of the quote to Repair & Care and asked it to carry out the repairs. Repair & Care asked Bryan for proof of what he paid for the machine but, as the video recorder was more than than six years old, we advised Bryan to tell Repair & Care that such a request was unreasonable and, in terms of the warranty, irrelevant. Bryan wrote to Repair & Care again, insisting that it followed the terms of its warranty. More letters followed but at last Repair & Care agreed to pay for the repairs.

POINT OF LAW

The terms of a contract are binding and can only be varied with the consumer's consent.

Cruise that wasn't all plain sailing

To help her recuperate after an operation on her spine in the US, Jakki Brady take a cruise back home to England. She chose P&O's *Sea Princess* cruise from Puerto Rico to Southampton because of its promise that 'you'll leave your worries behind.' Jakki's surgeon had agreed that she could take the cruise and she had told the agents of her circumstances when she booked. But while she was sailing, Jakki experienced some problems which she reported to the ship's medical staff. The medical officer became so concerned that he insisted she go ashore in Antigua for a second opinion. Very distressed, Jakki agreed, not expecting the ship to sail on without her.

Being taken ill on a cruise spelt disaster for Jakki

The hospital Jakki was put in offered no proper nursing care. She was left in dirty sheets for four days, with no drinking water. The toilets and showers were blocked and dirty and there were flies and cockroaches everywhere. In addition, some of her property was stolen. After much complaining, Jakki was eventually moved to a much better private clinic.

The P&O agent on Antigua helped to arrange a flight to the UK, but he booked an economy seat, when the doctor had said Jakki needed a stretcher or should travel first class. The plane was unable to take her. When Jakki did finally get home, no ambulance was there to meet her, as the agent had promised, and the person expecting to collect her hadn't been told of her arrival.

Jakki asked Which? Legal Service to help her pursue her claim against P&O. At first P&O refused to offer anything but, under threat of legal action, it finally offered £750, which Jakki accepted.

POINT OF LAW

Companies may not be obliged to repatriate you if you are taken ill on holiday. But if they are, they must use reasonable skill and care when doing so.

WHICH? legal service

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